

heritages.io

Build an heritage  
by getting a piece  
of the future

with peace of mind

\$HERITAGES1 Share Token

WhitePaper

Disclaimer: Share Token due not constitute units in Alternative Investment Funds under the EU-Alternative Investment Funds Manager Directive nor unit Collective Investment Schemes under Art. 119 Swiss KAG nor are the authorized by a financial market authority

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1.

# Disclaimer

The information in this White Paper is for information purposes only and the accuracy of the conclusions reached in this White Paper cannot be guaranteed. The White Paper can be subject to change or update without prior notice. The Reader should make their investment decision based on independent assessment of the financial condition and other relevant factors necessary and should not solely rely on the information presented in this White Paper. The information is not an offer to invest in any token, security or other opportunity.

The ownership of the Share Token does not represent a share in heritages.io.1 Ltd. but simply a right to a portion of profit participation in heritages.io.1 Ltd. depending on their participation. This White Paper has been prepared in good faith to provide a comprehensive overview of the heritages.io Project and is for information purposes only. The heritages.io Project may be revised in the future due to material reasons such as commercial considerations, technical possibilities or legal, regulatory or tax compliance reasons.

No request for refund will be granted. Repayment of the invested amount is not guaranteed. This White Paper does not constitute an offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. The information in this White Paper is not directed at US Token Holders as well as natural and legal persons in those countries. Purchase orders from these countries or by natural and legal persons from those countries will be rejected. The contents of this document are not a financial promotion. None of the contents of the White Paper serve as an invitation or inducement to engage in any sort of investment activity. Share Tokens are not intended to constitute securities in any jurisdiction.

For the purpose of this paragraph the expression “an offer of the Share Token made to the public” means the communication in any form and by any means of sufficient information on the terms of the offering and the Share Tokens to be offered so as to enable a Token Holder to decide to purchase or subscribe for the Share Tokens.

U.S. Persons, as defined in Regulation S under the U.S. Securities Act of 1933, as amended (the “U.S. Securities Act”), are prohibited from accessing the Share Tokens. Nothing in this White Paper or heritages.io website shall be deemed to constitute an offer, offer to sell, or the solicitation of an offer to buy, any securities in any U.S. jurisdiction. Each person accessing the Share Tokens on the platform will be deemed to have understood and agreed that they are not a U.S. citizen and are located outside of the U.S. as well as that any securities described herein have not and will not be registered under the U.S. Securities Act or with any securities regulatory authority of any state or other jurisdiction of the United States, and may not be offered, sold or delivered within the United States or to, or for the account or benefit of, U.S. persons except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws.

Any forward-looking statements herein are not guarantees of future performance and involve risks and uncertainties, and actual results may differ materially from those in the forward-looking statements due to various factors. Past Performance is not an indication or guarantee of future performance of a product or underlying asset. The value of any investment may be subject to fluctuations and, in some circumstances, Token Holders may not recover the original amount invested. You should not buy Share Tokens unless you are prepared to sustain a total loss of the money you have invested plus any fees or other transaction charges. Make sure you read and understand this White Paper and Terms and Conditions for participating in the Share Token sale (including all warnings regarding possible token value, technical, regulatory and any other risks; as well as all disclaimers contained therein), as will be published on our website <https://token.io/> (as they may be amended from time to time). heritages.io.1 Ltd. undertakes no obligation to publicly update or revise any information in the White Paper.

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## Notification of the issuance of share Token with the FMA Liechtenstein

The Company heritages.io.1 has formally notified the issuance of \$HERITAGES1 Share Token with the Liechtenstein financial regulator FMA Finanzmarktaufsicht Liechtenstein according to Art. 30 Bst. c TVTG, Art. 7 TVTV (Anzeige einer Token-Emission) on the 20th September 2022.\*\*

## No Offering of Blockchain Services

The Company does not offer any blockchain-service, especially the company does not offer services as a

- a) TT Token Depositary according to Art. 2 n) TVTG,
- b) TT Protector according to Art 2 o) TVTG or
- c) TT Exchange Service Provider according to Art 2 q) TVTG.

## No Qualification as Alternative Investments Funds or Collective Investments Scheme

The Company pursues a general commercial purpose as it trades in goods and commodities, i.e. NFTs, NFT-data (ESMA, Guidelines on Key Concepts of the AIFMD, Clause 4). Further, these goods are transferred from an originator to a company and sold under predefined criteria in such a way that these are available to the investors as liability assets so that the criteria of a securitisation special purpose entity should apply (Art. 2 para. 3 lit. g AIFMD). Accordingly, the Company should not qualify as an Alternative Investment Fund according to the Liechtenstein Act on the Managers of Alternative Investment Funds of 19th December 2012 (“FL-AIFMG”) based on the EU Directive for Managers of Alternative Investment Funds (EU-AIFM-Directive). For the same reasons the Company should not qualify as a collective investments scheme under the Swiss Collective Investments Scheme Act.

If you have any questions regarding the heritages.io Project, Share Token, the contents of this White Paper or the sale of Share Tokens, please do not hesitate to contact [contact@heritages.io](mailto:contact@heritages.io).



2.

## Introduction

Non-fungible Tokens (“NFTs”) are a highly talked about topic and have experienced an exponential increase in market size. But how do you decide which NFT to invest in when there are so many to choose from?

heritages.io.1 Ltd. (the “Company”) has made it their mission to analyze the NFT market and determine the most promising blue-chip NFTs. The Company purchases the NFTs with the best outlook and will build a platform for Token Holders to participate from the profit arising from all of these NFTs. You do not have to choose

from thousands of NFTs, but rather own one Token that represents all of those high-performing NFTs highly selected. This Share Token we call \$HERITAGES1 gives you a right to part of the Company’s profit. The \$HERITAGES1 Token will be based on the Ethereum Blockchain.

With one click you can transfer, buy and sell your Token, making your investment liquid. The proof of your ownership will always be right there on the Blockchain where the ultimate transparency is guaranteed.

3.

# heritages.io WhitePaper synthesis

## 3.1 What is a Share Token?

Token Holders buy a profit participation right in a Liechtenstein company, heritages.io.1 Ltd, in the form of the \$HERITAGES1 Token. These so-called Share Tokens give them the right to a portion of the profit depending on their participation. While the Share Tokens mimic the economic rights

of a true share. From an economic point of view, the right is equal to the profit rights of a true share. However, formally speaking, the tokens are not shares in the Company. heritages.io.1 Ltd. will generate share tokens to deliver to the Token Holders to hold in their digital wallets.

## 3.2 What is an NFT?



Essentially, Non-Fungible Tokens are a digital certificate of authenticity and serve as proof of ownership of a certain NFT-data. While any one can download a copy of the NFT-data, only the NFT holder can use the NFT to prove that he is the owner – and so can everyone else on the Blockchain which allows for ultimate transparency and every owner can be traced back. Each NFT is unique and cannot be replaced with another Token – thus it's non-fungible.

The NFT market was barely over \$250 million in and 2020 exploded exponentially to roughly \$41 billion in 2021.

An NFT as a unique digital representation of a work of art guarantees scarcity. While all things digital can be infinitely copied, an

NFT allows you to distinguish the copies from the original. NFTs revolutionize the NFT-data world by not only revolutionizing how NFT-data is traded but also rewarding NFT-data-creators with resale royalties where they receive a per-centage with every purchase.

NFT sales amounted to US\$18.5 billion in 2021 – a 570-fold increase from 2020 as avatars and digital art gained in popularity and organizations such as the NBA issued NFT collections that attracted an over-whelming response, data from NFT industry data aggregator CryptoSlam showed. With sales holding above US\$2.5 billion in recent months and reaching as high as US\$4.5 billion in January 2022, the market for new NFTs will likely surpass US\$30 billion this year.

## 3.3 Why the Ethereum Blockchain?

Most NFTs are minted, bought, and sold on platforms powered by the Ethereum blockchain, though other blockchains are also starting to enter the market.

Ethereum's strength as a tokenized asset platform has been proven. The 'decentralized first' principles behind Ethereum's design choices have given asset issuers and Token Holders the security and peace-of-mind required for the safe investment

and ownership of tokenized assets. The promise that the asset will always be available to the controller of the associated private keys, as well as the removal of all unnecessary rent-seeking mechanics, has enabled both new types of assets, as well as new mechanisms for issuing traditional assets.

3.

# heritages.io WhitePaper synthesis

## 3.4 What are the benefits of investing through heritages.io.1 Ltd?

- ✓ Speed of settlement: tokens can be settled in few seconds versus today's average processing time of 2-3 days.
- ✓ Globalization: As the BACD token and other security tokens have no physical form – and only exist in digital form and traded through the internet, they are born global.
- ✓ 24/7/365 tradable: While traditional securities can only be traded during specific office hours, BACD tokens and other security tokens can be traded around the clock 365 days a year, eliminating all current inefficiencies on the market.
- ✓ Full Transparency: Blockchain ensures transparency of transactions – but keeps at the same time the privacy of the involved parties.
- ✓ Immutability: Transactions on the blockchain are immutable and are therefore an excellent infrastructure to record ownership of securities.
- ✓ Cheaper fees: Fees are much cheaper, lawyer costs eliminated etc.
- ✓ Asset Interoperability: Eliminates incompatibility between classes and eliminates transfer friction.

## 3.5 Our Approach

With heritages.io you can transfer, buy and sell ownership with just one click.

Through the Share Token you indirectly own a collection of art work in the form of NFTs and can carry your proof of ownership with you at all times. We will have carried out a careful analysis of the NFT market and chosen a number of NFTs to purchase to maximize your benefit. Each token holders can now access high priced NFT for a fraction of the price.

Thanks to our platform your ownership is flexible: You can sell your Share Tokens at any time. Your ownership is indirect since you are not purchasing the NFTs directly, but you buy a so-called Share Token of heritages.io.1 Ltd (the “Company”).

transfer

buy

sell



4.

# General Business Approach : How the Share tokens work

heritages.io is a system for tokenizing Web3 asset, such as NFT, metaverse land, metaverse assets and so on, that provide high targeted performance on capital.

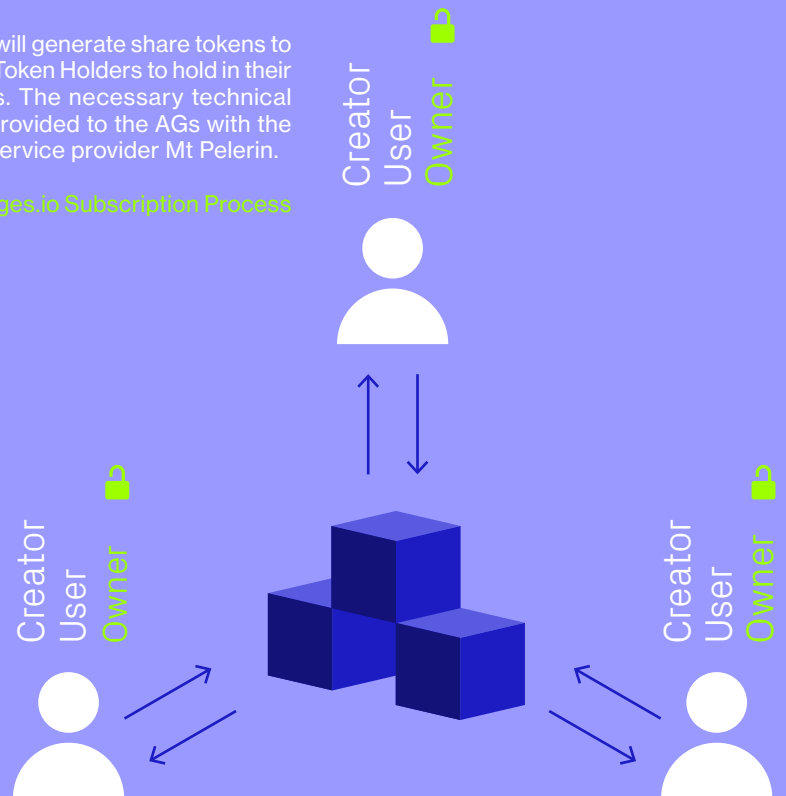
The AG is tokenized to unique ERC-20 tokens we called \$HERITAGES1 on the Ethereum blockchain, each of which rep-resents an ownership interest in one of the independent AG of the heritages.io.1. com-pany and, thus, in the NFTs owned.

The Companies will provide a platform with investment opportunities for small-scale Token Holders. They will work with specialized providers in different asset classes to cre-ate the investment opportunities. Those assets will be in the form of NFTs as well as property rights in NFTs. Each Company will focus on one asset class. Token Holders can choose which assets they want to invest in and conclude a token purchase agreement with the Company that subse-quently will purchase the asset (= subscription to share token, [see 16. herit-ages.io Subscription Process](#)).

Token Holders buy a profit participation right in the company in the form of share tokens that give them the right to a portion of the profit depending on their participa-tion. From their point of view, there is no apparent difference if they invested in the asset directly or buy the share tokens of the company that owns the asset(s). The share tokens mimic all economic rights of a true share. From an economic point of view, the right is equal to the profit rights of a true share. However, formally speaking, the tokens are not shares in the company. The share tokens do not grant a right of repayment of the invested amount but rather repay an amount based on the per-formance and proceeds from the liquidation proceeds.

The AG itself will generate share tokens to deliver to the Token Holders to hold in their digital wallets. The necessary technical tools will be provided to the AGs with the help of their service provider Mt Pelerin.

[See 16. heritages.io Subscription Process](#)

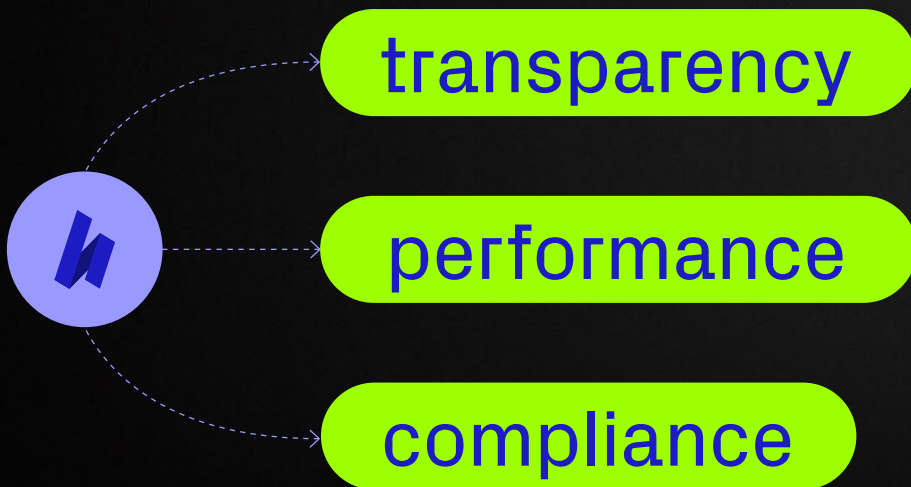




5.

## heritages.io values'

heritages.io values are transparency, compliance and performance.



The team behind the company is involved in cryptocurrency and DeFi since 2015. And their mission is to create a fully transparent and performing process where Token Holders are both liquid and highly profitable.

Disruption is also one of the goals of heritages.io by offering alternative to old investment structures where the profit is low or close to non-existent and the cost to entry high.

The team members are also personal Token Holders so they wanted to create a tool they wanted to invest in but never found on the market : something transparent, liquid to sell at all time, easy to enter in starting 1000 CHF and also with a satisfying targeted performance.

This is how heritages.io is born.

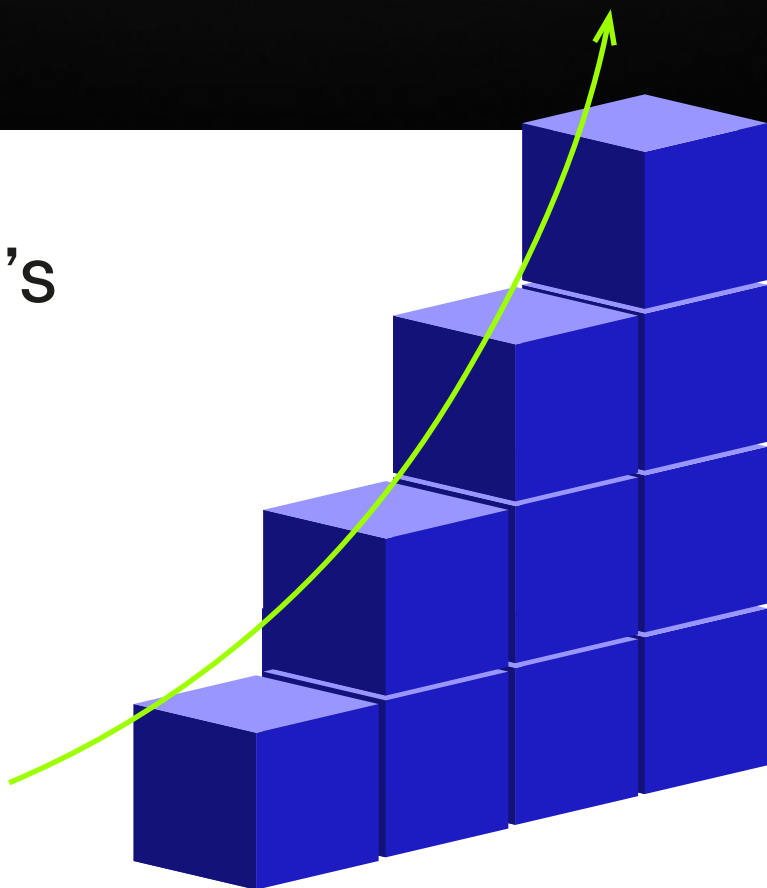
6.

## heritages.io vision's

heritages.io vision is to tokenize Web3 asset allowing Token Holders all around the world to build their heritage by buying a piece of the future.

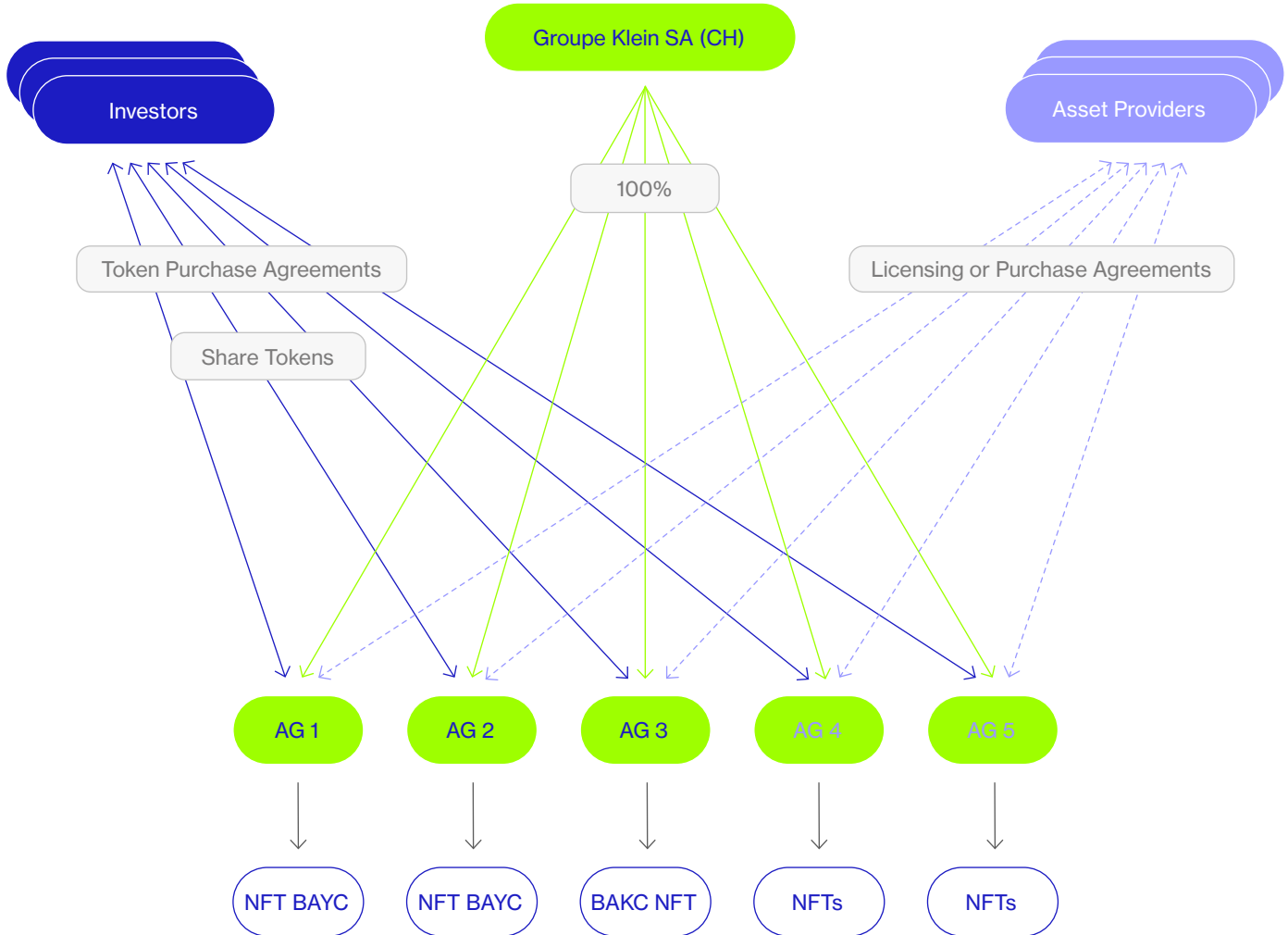
After the rise of cryptocurrencies, NFT and more globally Web3 is the new wave of financial opportunities and innovations.

With tokenization Token Holders all liquid at all times and everything is transparent. That is why heritages.io is 100% transparent about the structure and the mechanism put in place.



6.

# heritages.io vision's



The Company will create several AGs with a value of up to CHF 5 million each and to reduce the cost to entry to each AG to 1000 CHF per token.

Each AG will have a different token clearly identifiable. Each Token Holder can buy multiple tokens from the different AGs.

The Token Holders can decide what assets they invest in via share token in the Companies and consequently what the Companies invest in: Potential assets are listed on the platform and the Token Holders are able to see the expected income, financial details, and price of a share token.

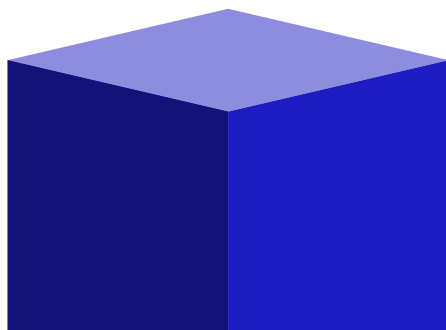
Based on that, they make their decision to invest or not invest. The purchase of the share token gives the Token Holders profit participation rights. Since the Token Holders are not shareholders of the Companies, they cannot vote at the shareholder meetings.

In a near future, heritages.io's vision is to become the reference in tokenization of Web3 assets. And create several Share Tokens for Web3 different classes of assets.

7.

# heritages.io : Achieving Tokenized NFTs

heritages.io has created a lawful system for tokenizing NFTs in Liechtenstein that allows a token holder in Switzerland to purchase and receive the benefit of a traditional NFTs transaction while providing liquidity and reducing the cost to entry in such market .



When designing the heritages.io project, certain goals were established for achieving the effective tokenization of NFTs. To be an effective asset-backed digital token, the \$HERITAGES1 Token was designed to encompass the following characteristics :

1. To enable legally-recognized participation to profits ;
2. To enable legally tokenized NFTs rights ;
3. To be freely transferable to anyone without restriction, subject to applicable Swiss and Liechtenstein restrictions;
4. To give \$HERITAGES1 Token holders rights to all free cash flows generated by the assets held by the AG.

8.

# Liquidity Through Tokenization

One of the greatest impediments to NFTs right now, is lack of liquidity and the ability to earn an ROI on your NFT without selling it. As DeFi has proven, the crypto Token Holders prize liquidity and desire yield. Yet how can there be liquidity for an asset that is non-fungible? It's not like there is a constant market for people who want to buy and sell expensive works of NFT-data.

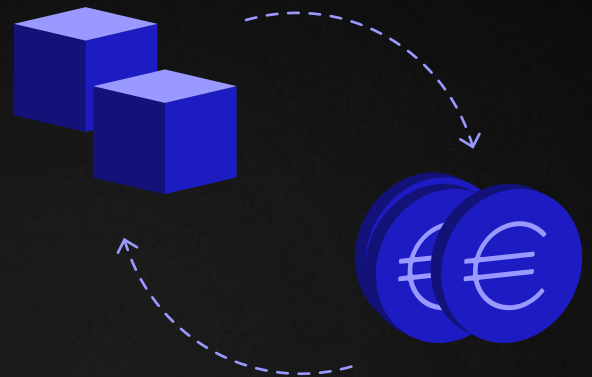
Yet heritages.io is an innovative Swiss-Liechtenstein project that are introducing liquidity for these assets into the market.

The most significant benefit that tokenization can bring to NFTs is improved levels of liquidity. The characteristics that make public blockchains so revolutionary all contribute to improving the liquidity of assets. Permissionless global access, asset fractionalization, instant settlement, and peer-to-peer transactions all play symbiotic

roles in benefiting the liquidity of assets. These same characteristics are similarly NFTs biggest weakness, all contributing to the restriction of access to NFTs regarding risk diversification.

With ownership of the NFTs represented by ownership of the token, the cost of exchange is reduced to the price of gas, that is, the internal pricing on the Ethereum blockchain for executing the computation that effects a transaction. If the token exhib-

its sound legal representation of ownership, the exchange of ownership of the NFTs becomes significantly more simplified and allow cost reducing.



9.

## Legally Tokenizing the ownership

In order to legally tokenize NFTs within the \$HERITAGES1 Token framework, a short series of steps are required to bridge the gap between ownership of a distinct NFTs and the digital tokens on the Ethereum blockchain that represent that NFT.

First, we have established heritages.io.1 Ltd as a Liechtenstein series company limited by shares by empowering an adequate rep-representative of Liechtenstein to take care of the set up formalities including the filing with the Liechtenstein company registry. This Liechtenstein series of limited liability companies issuing share tokens allows for the unlimited segregation of membership interests, assets, and operations into independent AG, each of which is treated as a separate entity. Each AG of heritages.io-series will purchase and own a number of blue-chip NFTs which buying value is between CHF 2 and 5 million.

AG membership interests in each series is split into equal digital token units, or \$HERITAGES1 Token. Ownership of any or all of the \$HERITAGES1 Token of a particular AG gives an individual ownership and certain rights over profits of the AG which has issued the Token such as high aimed return.

Each of the membership interest units (=Share Token) of an AG is represented by a single digital token on the Ethereum blockchain.

The transaction in the blockchain for each NFT being acquired by an AG is fully transparent as a matter of fact the blockchain act like a public record which can be viewed at all times with a simple internet connection.

A Liechtenstein AG may issue uncertificated securities ("Wertrechte") or replace securities with uncertificated securities, provided that the terms of issue or the AGs' articles of association provide for this, or the beneficiaries have given their consent (Art. 81 SchIT PGR).

The AG shall record the issuance of uncertificated securities in an uncertificated securities register ("**Wertrechtbuch**"; Art. 81a para. 2 PGR). The uncertificated securities shall come into existence upon entry

in this Wertrechtbuch and shall exist in accordance with such entry (Art. 81a para. 3 PGR).

The Wertrechtbuch may also be maintained using trusted technologies within the meaning of the TVTG<sup>1</sup> (Art. 81a para. 2 PGR). Trusted technologies within the meaning of Art. 2 para. 1 lit. a TVTG are technologies that ensure the integrity of tokens, the unambiguous allocation of tokens and the disposition of tokens (e.g., blockchain technology). Tokens are information on a trusted technology system that can represent rights of claim or membership to a person, rights to things or other rights (Art. 2 para. 1 lit. g TVTG).

After what has been said, an AG may tokenize its shares or issue share tokens under Liechtenstein law.

<sup>1</sup>Liechtenstein Act on tokens and service providers for trusted technologies (TVTG) from 3 October 2019 (LR 950.6).

10.

## Fractionalization

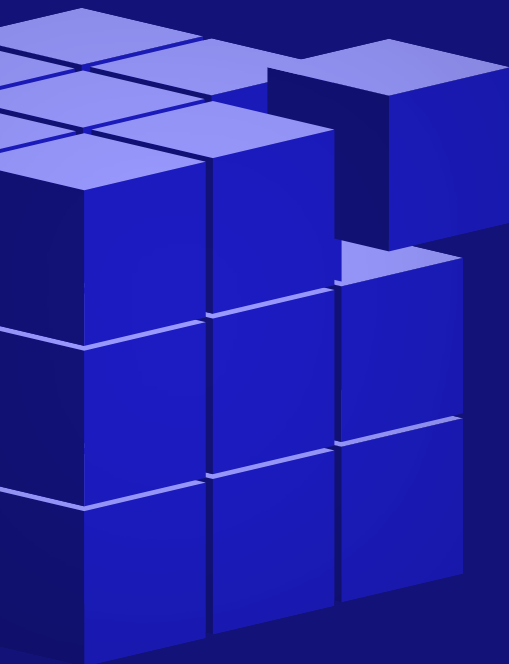
Fractionalization enables democratization of investment types by reducing the cost to entry.

The "minimum investment size" barrier can now be wholly removed, and average Token Holders can allocate their capital into investments previously inaccessible to them. By reducing the price of an asset by orders of magnitude, the pool of potential buyers is significantly increased.

This has powerful implications when it comes to adding liquidity to previously illiquid assets, as the market size of buyers and sellers has increased to encompass anyone with any surplus capital.

The high price of BlueChip NFT is the single largest barrier-to-entry for the average Token Holder. As well as security,

Investments in NFT typically only make financial sense if the Token Holder is able to sell higher than the buying price. This severely restricts the population of buyers to just a select few parties or individuals who are able to accept large price tags. NFTs fractionalization has significant potential to positively impact NFT market and more globally Web3 assets. With fractional ownership tokens costing significantly less than the asset itself, the average person is able to make sound NFT investments without any additional financing nor risks. Fractionalization can make the price of NFT ownership comparable to share prices of a company.



# Token issuance

The Liechtenstein Companies will issue and offer share tokens to the public through their platform and should therefore be considered token issuers. The share tokens are created on the blockchain by Mt Pelerin upon specific instructions of the token issuer and will follow strict regulation put in place by the token issuer.

The share tokens will be bought in exchange for crypto currency Ethereum or ETH, USDC.

The Token Holders should store the share tokens as well as their private keys in their private wallets and therefore the Companies shouldn't be considered custodians. The subscription process must be looked at pages 20 and 21.

Similarly to shares, the share tokens give the Token Holders a profit participation right. They will be bought and sold through the platform.

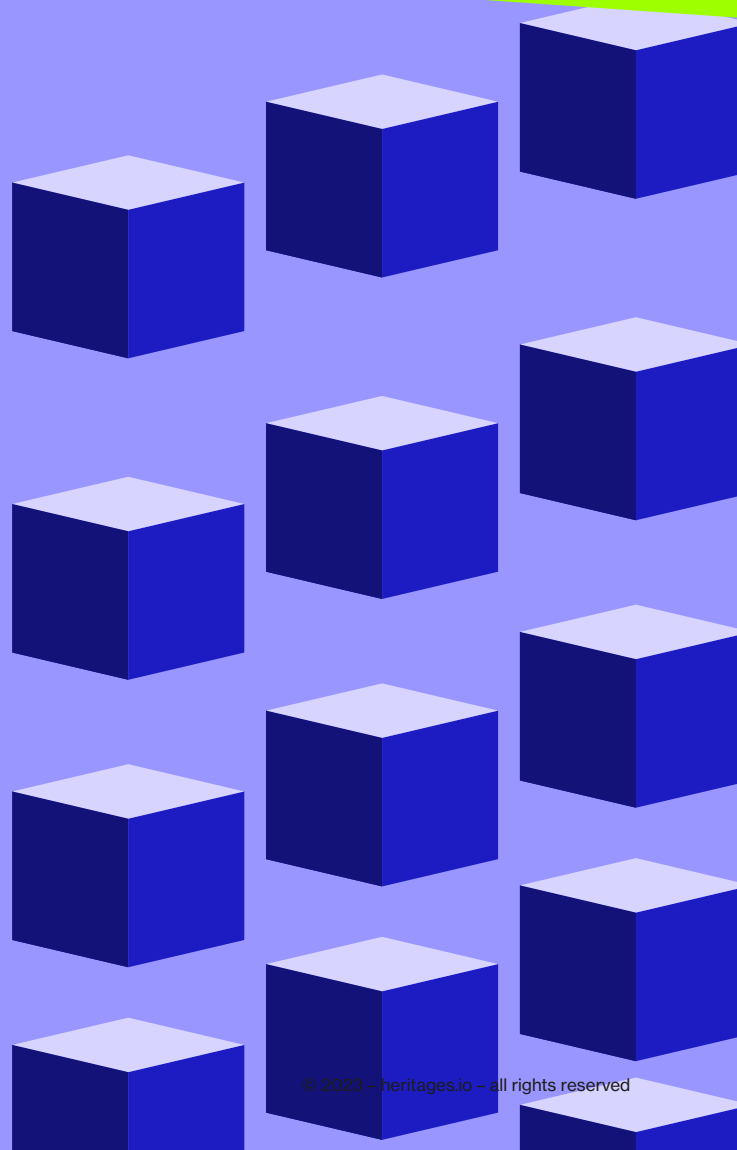
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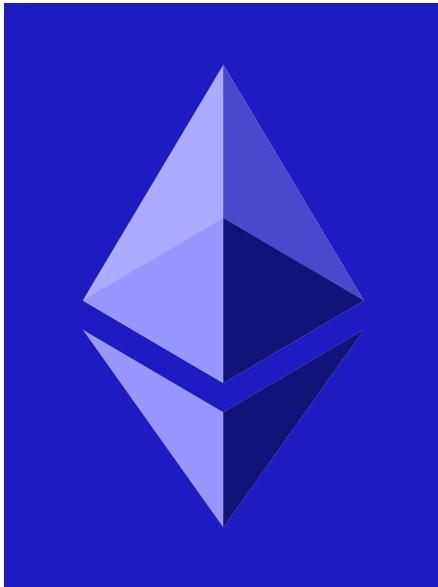
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# Ethereum as a blockchain

Ethereum is the most popular blockchain where NFTs are launched, sold and bought. This is a logical choice to use this blockchain for the Share token.



[ethereum.org](https://ethereum.org)

Most NFTs are minted, bought, and sold on platforms powered by the Ethereum blockchain, though other blockchains are also starting to enter the market.

Ethereum's strength as a tokenized asset platform has been proven. The 'decentralized first' principles behind Ethereum's design choices have given asset issuers and Token Holders the security and peace-of-mind required for the safe investment and ownership of tokenized assets.

The promise that the asset will always be available to the controller of the associated private keys, as well as the removal of all unnecessary rent-seeking mechanics, has enabled both new types of assets, as well as new mechanisms for issuing traditional assets. Additionally, the network effects of Ethereum as an asset issuance platform have entered a positive feedback loop. The

incentive to issue assets on the same platform as all other assets is increasing, as interoperability and exchange between assets requires a common platform. Tokenization of assets has become one of the prevailing narratives of the future of Ethereum. Tokenization enables new functionality for ownership and exchange of assets that previously were not possible. By enabling an asset to be legally represented by a token on Ethereum, the asset are able to gain all the valuable qualities of a cryptographic token, while retaining the original value of the asset. The tokenization of NFT and more globally Web3 assets powerfully illustrates the potential behind asset tokenization.

Ethereum is the most popular blockchain where NFTs are launched, sold and bought. This is a logical choice to use this blockchain for the Share token.



## 12.1 Advantages of Ethereum

- ✓ Ethereum is more popular among users, so more people are familiar with it. The most popular NFT collections are launched on the Ethereum blockchain.
- ✓ Due to its high gas fees, Ethereum is more secure because it mitigates users from spamming the network.
- ✓ You can auction your NFTs instead of selling them for a fixed price. This feature is only available on Ethereum.

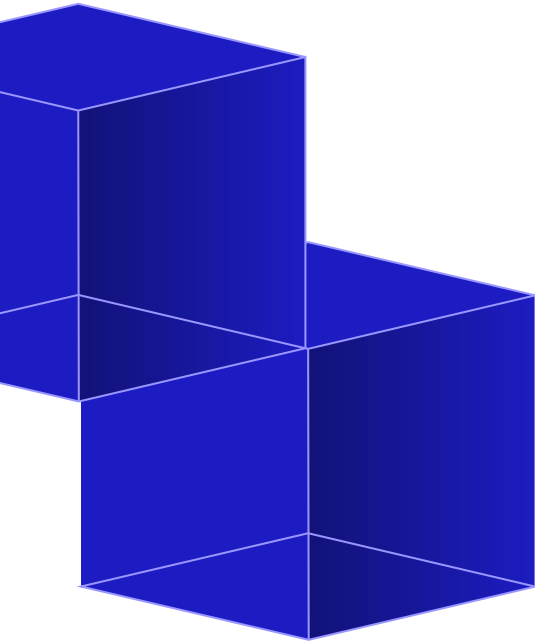


## 12.2 Disadvantages of Ethereum

- ✓ High gas fees – the Ethereum gas fees typically cost between \$50 to \$200. The fees include a one-time account initialization fee and token/contract approval. You also need to pay gas fees when you're accepting an offer, transferring an NFT, buying an NFT, and more. That said, you always need to have sufficient ETH in your wallet.

13.

# Transparency



heritages.io mission is to make the data available to everyone at any time, so that all transactions are transparent and can be seen on the blockchain openly at all times.

A blockchain is a distributed database known for maintaining a secure and decentralized record of transactions. As a database, a blockchain stores information electronically in digital format in a transparent and public way.

The innovation with a blockchain is that it guarantees the fidelity and security of a record of data and generates trust without the need for a trusted third party. Transactions are secure, as they are cryptographically signed.

All transactions can be transparently viewed by using blockchain explorers such as <https://etherscan.io/> that allow anyone to see transactions occurring live. This means that if you wanted to, you could track an NFT wherever it goes. All data is stored in the blockchain who acts as the public record which cannot be altered.

heritages.io add the transparency of every transaction thanks to blockchain and tokenization. From the moment of an NFT is purchased to the day it is sold, everything is transparent and directly accessible in the blockchain.

14.

# AML Compliance for each transactions : KYC/KYB



The fight against money laundering and terrorist financing is a high concern in Switzerland and all around the world. It is only since the 1990s that directives and laws have regulated these risks at the international and national levels. At the international level, it is thanks to the FATF recommendations that we have seen the emergence, nationally, of laws to combat money laundering and terrorist financing (AML/CFT). The recommendations focus on the identity of the issuers and recipients of transactions.

The KYC is all about getting to know your customer. This requirement responds to

an obligation of vigilance and an obligation of information to Token Holders. Each heritages.io Token Holder will have to comply with KYC requirement in order for the sale of the Share Token.

The Know Your Business (KYB) verification is a company's Anti-Money Laundering compliance. Companies must protect their interests before doing business with another business. Companies need to know if their income is misused by corrupt business owners, shareholders, and money launderers. For this, the Know Your Business applications determine whether corporate businesses deal with a legal or shell com-

pany. KYB verifies the companies' potential customers' corporate information and the personal information of the high management that manages the operations of that customer company.

[See 16. heritages.io Subscription Process](#)

15.

# Storage and Security

To ensure maximum security of the several owned NFTs a strict process has been created.

The Company will cover the storage, maintenance and other aspects associated with holding the asset in partnership with the asset providers. The token holders participate from the profit from the assets through the profit of the company. Fees for the platform listing and maintenance may be deducted. The proceeds, after deduction of costs and expenses, will be distributed to the Token Holders.

## 15.1 Blockchain Wallet Types

There are two types of blockchain wallets based on private keys: hot wallets and cold wallets. Hot wallets are like normal wallets that we carry for day-to-day transactions, and these wallets are user-friendly. Cold wallets are similar to a vault; they store cryptocurrencies with a high level of security.

## 15.2 Hot Wallets and Cold Wallets



### Hot Wallets

Hot wallets are online wallets through which cryptocurrencies can be transferred quickly. They are available online. Examples are Coinbase and metamask. Hot wallet for heritages.io : Coinbase wallet / Metamask



### Cold Wallets

Cold wallets are digital offline wallets where the transactions are signed offline and then disclosed online. They are not maintained in the cloud on the internet; they are maintained offline to have high security. Examples of cold wallets are Trezor and Ledger.

Hot wallets are easy to access online 24/7 and can be accessed via a desktop or mobile device, but there is the risk of unrecoverable theft if hacked. With cold wallets, the method of the transaction helps in protecting the wallet from unauthorized access (hacking and other online vulnerabilities). Cold wallet for heritages.io : Ledger Nano X.

NFTs will be bought using hot wallet and NFTs will be stored on cold wallet for maximum security.

Private Key Storage : Crypto Steel Capsule Solo stored in a safe and validated by the legal team.



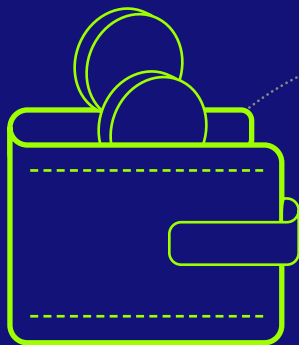
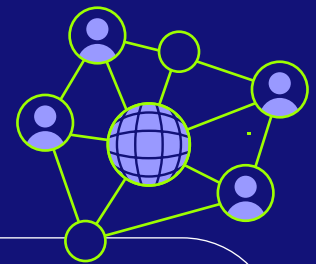
15.

# Storage and Security

With hot wallets, private keys are stored in the cloud for faster transfer. With cold wallets, private keys are stored in separate hardware that is not connected to the internet or the cloud, or they are stored on a paper document.

## 15.2 Hot Wallets and Cold Wallets

A Blockchain wallet has 2 keys



**Public key:** 099AD...  
shared with everyone  
just like the e-mail address



**Private key:** \*\*\*\*\*  
just like your password which should  
be kept secret with the sender

## 15.3 Storage process explained

The funds will be received in CRYPTO currencies through Mt Pelerin technical interface onto a hot wallet. NFT identified will be bought on the secondary market through different non-exhaustive platform depending on the best price available : [Opensea](#), [LooksRare](#), [Rarible](#), [Kraken](#) and [Coinbase](#).

Once acquired NFTs are transferred onto a cold wallet. Each cold wallet store up around 2M in value at the moment of buying. Each cold wallet will have a backup wallet to ensure maximum security. Private keys of cold wallet will be stored by the legal team in an escrow procedure.

The public key will be shared publicly to allow transparency to token holders.

16.

# heritages.io Subscription Process

heritages.io subscription process and tokenization protocol is supported by our service provider [Mt Pelerin](#).



heritages.io subscription process and tokenization protocol is supported by our service provider Mt Pelerin.

Mt Pelerin was the first company in Switzerland to create real tokenized stock in 2018. Mt Pelerin is a fintech company based in Switzerland in Geneva and Neuchâtel. The company has been authorized financial intermediaries since 2018 with thousands of clients and transactions to their credit.

In collaboration with the CMTA, the Swiss tokenization association, their work and technology served as the base for the first standard in Switzerland.

We chose Mt Pelerin because they have the longest experience in asset tokenization in Switzerland.

They are also a regulated Swiss financial intermediary with strong banking partnerships, which allow us to be accompanied beyond tokenization itself with compliance and financial services.

Mt Pelerin platform runs today more than 200 tokenized shares. They are affiliated with SO-FIT, a self-regulatory organization (SRO) officially recognized by FINMA, the Swiss financial market supervisory authority.

# heritages.io Subscription Process

## 16.1 Onboarding process for a maximum security

At heritages.io security, compliance and transparency are three cores values.

This is why investors must clear a double KYC certification to be able to join heritages.io

The first KYC delegation of AML-Compliance and Client Onboarding is done using Sumsb. Sumsb is all-in-one verification platform designed to catch fraudsters and aid businesses in meeting compliance regulations worldwide.

Sumsb is a delegate 3rd party in scope and under supervision of EU-AML-directive to verify each investor. Investors must submit different documents to clear the KYC and AML check according to the compliance in place at the moment and following the regulation.

Then once the KYC is validated and do not present any AML risks or any other risks the investors move on to a second KYC and AML check performed by Mt Pelerin as detailed in the next section.

## 16.2 The asset tokenization protocol by our partner Mt Pelerin

Bridge Protocol is an open source mul-ti-chain platform to manage the issuance, distribution, transfers, compliance and corporate actions of digital securities on EVM blockchains. It has been audited in 2019 by ChainSecurity and ensure us a maximum fiability and security.

Bridge Protocol is a non-custodial frame-work with an interface to manage on-chain assets that must comply with off-chain compliance rules. 213 Live assets already use Bridge Protocol.

The Share token will be initialized by Mt Pelerin on the Ethereum blockchain follow-ing this rules :

### Sender KYC

This rule allows us to submit a transaction to the condition that the transaction sender must have a minimum KYC level.

### Recipient KYC

This rule allows us to submit a transaction to the condition that the transaction recip-ient must have a minimum KYC level.

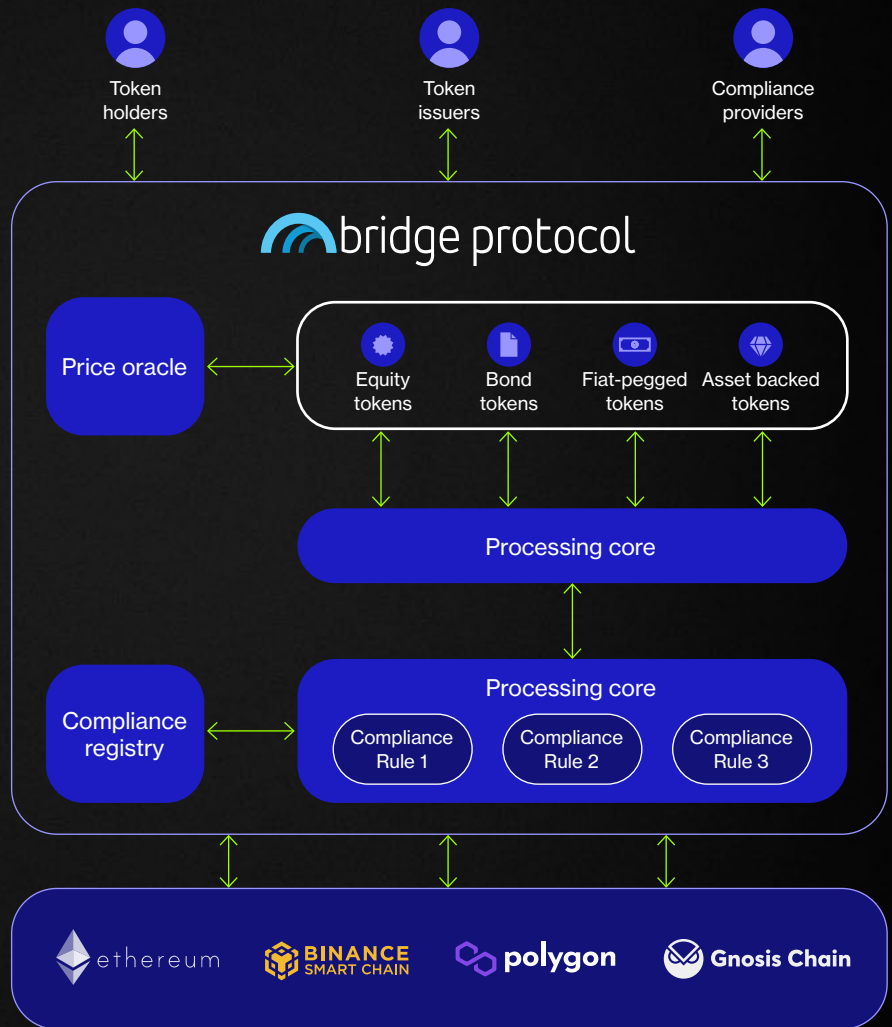
### Hard transfer limit

This rule allows us to define a maximum value of 75 tokens that can be transferred by a user. It applies to all of our tokens. If a user tries to make a transaction that will make him/her exceed that limit, the user will get an error message and will be pre-vented to initiate the transaction.

### Soft transfer limit

This rule allows us to define a minimum value of 1 token that can be transferred by a user. It applies to all your tokens. If a user makes a transaction that will make him/her exceed that limit, the transaction will go through but will be rerouted to one of your KYC providers. The KYC provider address will be able to perform any required KYC/AML check, and then approve or reject the transaction.

The smart contract will be created by Mt Pelerin using this set of rules. The process will work like that :

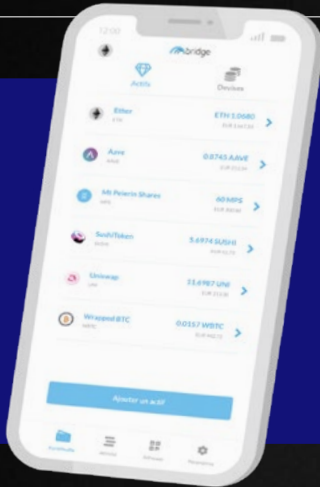


With their email Token Holders will access a private secured membership area after completing a KYC identification. Once the KYC is done \$HERITAGES1 Token will be accessible to buy and sale. See AML Compliance for each Transaction : KYC/KYB.

# heritages.io Subscription Process

## 16.3 The investor experience

1



### Download app

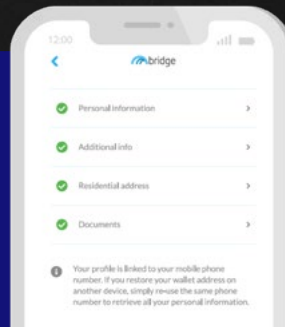
The first step in investor' journey is to download the mobile crypto wallet app (Bridge Wallet or white label app), where the investor will invest and manage tokens.

- Android & iOS
- Non-custodial
- Crypto-fiat on/off ramp
- Customizable white label app

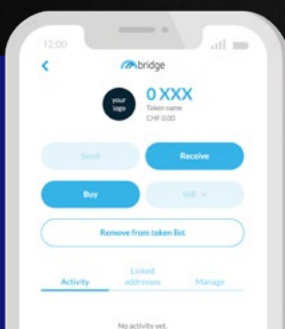
2

### Pass KYC

The investor pass the Swiss compliant identification process in the app directly with Mt Pelerin checking the compliance. Mt Pelerin multilingual team based in Switzerland assists investors when needed.



3



### Add our token

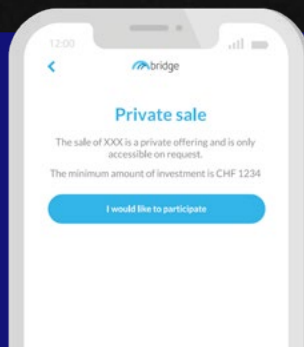
We send our investors a unique link that will automatically add our token in their Bridge Wallet.

In a white label version, the token is displayed by default.

# heritages.io Subscription Process

## 16.3 The investor experience

4



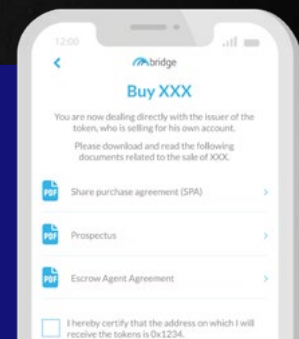
### Request access

Our token sale can be directly accessible by anyone who adds our token in Bridge Wallet, or optionally the token sale can only be accessed on request. In such case, we will receive access requests that we will be able to accept or reject one by one.

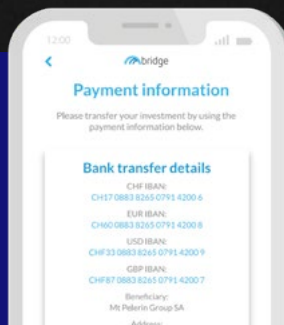
5

### Sale docs

After clicking «Buy» or after having granted access to the investor, the sales documents are presented and must be accepted to continue.



6



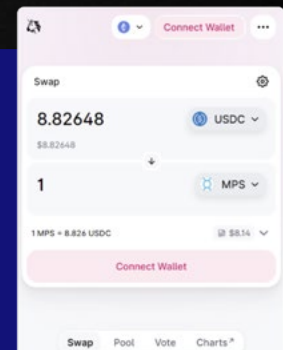
### Payment info

After having confirmed the previous step, the investor will access our payment information. We can enable fiat and/or crypto payment information.

7

### Transfers and secondary market

Share-tokens can be freely transferred on-chain, if we choose to. Token holders can freely exchange them on decentralized exchange platforms on supported networks.



# Share Token Regulation and Tax in Liechtenstein and Switzerland

The Container Token Model adapted by the Liechtenstein Blockchain Act (TVTG) doesn't differentiate between different categories of tokens, but rather separates the container from its contents. The container can be filled with any claims and/or rights. This means that if a security is represented in a token, security laws apply. If a financial instrument is represented in a token, financial market laws may apply, and so on. The share tokens represent a right to profit participation which is in line with the idea of the token container model. Persons domiciled or resident in Liechtenstein who want to provide services involving trustworthy technologies in Liechtenstein on a professional basis, must register with or notify the Financial Markets Authority of Liechtenstein (FMA) (Art. 12

TVTG<sup>3</sup>). Issuers operating below the threshold of CHF 5 million within 12 months may commence issuance after notification. The existence of licensing or registration obligations under the special laws mentioned in Art. 5 para. 1 FMAG can be clarified in advance by submitting a subordination request pursuant to Art. 43 para. 2 let. b TVTG.

With the Federal Act on the Adaption of Federal Law to Developments in the Distributed Ledger Technology (DLT Act) and the corresponding Ordinance on the adjustments of the existing law, which came into force on 1. August 2021, and the subsequent license requirement guidelines by the Swiss Financial Markets Authority Switzerland offers an attractive legal and regulatory framework for DLTs.

The FINMA depends the required regulation on the type of Token, i.e. Payment, Utility, Investment Tokens and Hybrid Tokens. The classification of a Token depends on the original intention and not on the possible usage. While the Swiss legislator has introduced new regulations referring to the innovative technology, the regulation mostly refers to the existing law that is now applied to the respective type of Token.

Liechtenstein is subject to Swiss stamp duties and securities transfer tax based on the customs union agreement. It is best practice to obtain a tax ruling from the Swiss Federal Tax Authorities. Our legal and tax team at LINDEMANNLAW, is filing two tax rulings that are ongoing with the Swiss Federal Tax Authorities.

Since the share tokens, formally speaking, are not shares, the Liechtenstein AGs should not have to pay issuance stamp tax because of the token emission since this shouldn't be considered a creation of shares or participation certificates. For the same reason, the investments made by the token holders should not be considered contributions by shareholders.

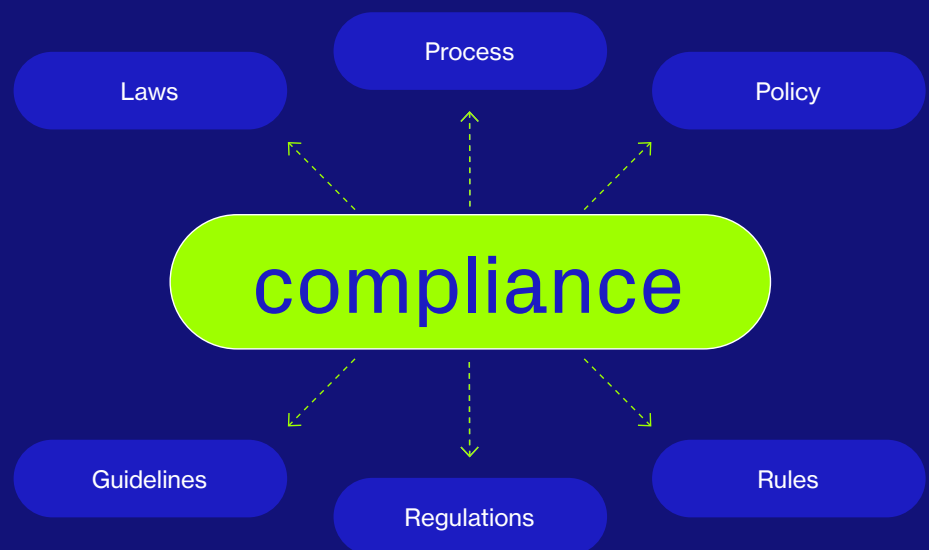
The share tokens should be considered investment tokens on contractual basis and are compared to derivative financial instruments and not participation rights. Under the practice of the Swiss Federal Tax Authorities the profit participation

doesn't qualify as a reference to actual shares and should therefore not be subject to Swiss securities transfer tax.

In any case, a Swiss or Liechtenstein Companies that deals with the share tokens should only be considered securities dealers if the balance sheet shows assets of more than CHF 10 million.

The emission as well as the purchase and sale of share tokens should be considered a turnover of derivatives and should constitute a revenue that is VAT-exempt in accordance with Art. 21 para. 2 no. 19 lit. e MWSTG. The profits from the emission of the share tokens represents a profit participation and shouldn't be considered considerations (Art. 18 para. 2 lit. f MWSTG).

<sup>3</sup> Liechtenstein Token and TT Service Provider Act (Blockchain Act, TVTG) of 3 October 2019 (LR 950.6).



18.

# Analysis tool for NFT Selection

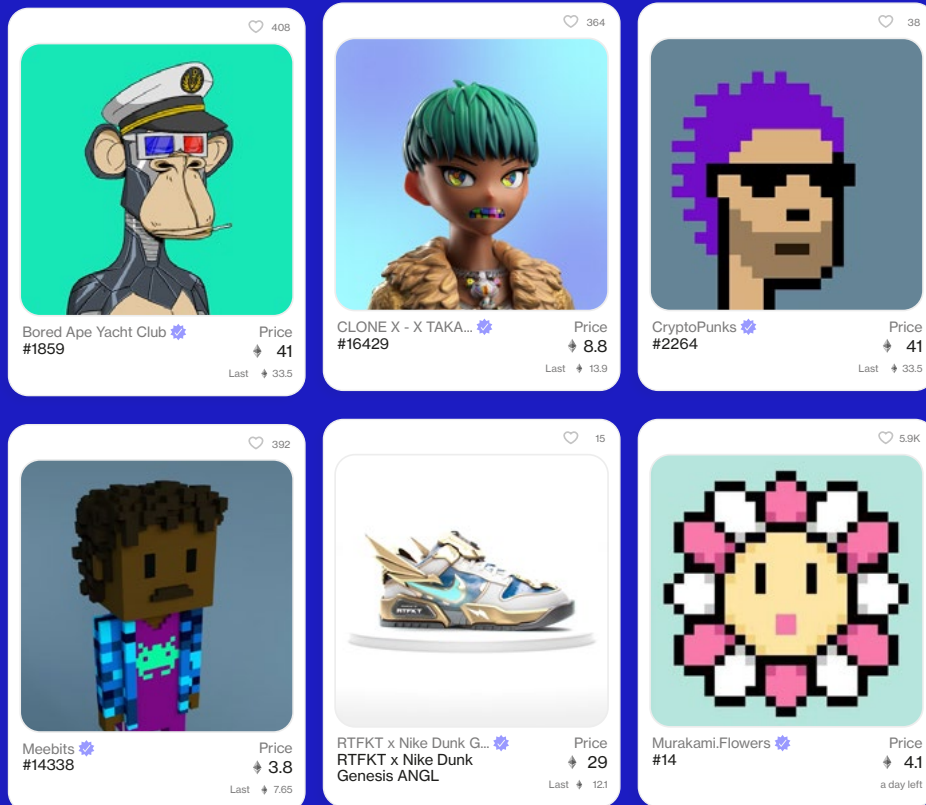
To conduct careful analysis and calculations, the Company has highlighted several analysis tools to ensure the best timing possible to sell and buy.

Here a non-exhaustive list of the following analysis tool :

- ✓ [dappradar.com](https://dappradar.com)
- ✓ [rarity.tools](https://rarity.tools)
- ✓ [nonfungible.com](https://nonfungible.com)
- ✓ [tokenmetrics.com](https://tokenmetrics.com)
- ✓ [dune.com](https://dune.com)

The Company has made a selection of Bluechip NFTs on the ETH Blockchain to invest in based on the following criteria:

- ✓ The NFT has sold a minimum of 100 ETH in volume.
- ✓ There's a strong team behind the NFT who are known and public.
- ✓ The company owning the NFT is known.
- ✓ A decent volume of NFTs are sold per day which ensures liquidity of the market.



The NFTs in which the Company is prompt to invest are - but not limited to - the following :

- ✓ BAYC
- ✓ MAYC
- ✓ CloneX and the parallel collection
- ✓ Otherside
- ✓ Meebits
- ✓ BAKC
- ✓ VeeFriends
- ✓ Wow
- ✓ Murakami collection
- ✓ RTFKT collections
- ✓ The Sandbox
- ✓ Decentraland
- ✓ BACC
- ✓ And any other project following our criteria.

# Finances

heritages.io mission is to offer the possibility to tap in the Web3 innovation market in reducing the cost to entry. Token Holders choose from the listed assets the ones that they want to invest in.

We want to maintain the initial offer price per token around CHF 1'000.00 and in the same time limiting the number of tokens being sold per Ag to expect a higher return to capital per token holder.

Number of tokens is set to be not less than 1000 per the Company and maximum to 5000 per the Company. These numbers can be subject to change as to be determined by the Company's Board of Directors.

## Example of use of fund by the AG 1 — \$HERITAGES1 Token :

The security fund may be used to mint new NFT collections.

Once certain parameters are met – which is estimated to happen after roughly 8 to 24 months – the NFTs are sold. After deduction of platform fees, creator royalties, resell fees and gas price, the cash flow is distributed to the Token Holders based on their number of Share Tokens. The expected capital return after 8 to 24 months is estimated for each the Company. We want the Token Holders to note that this return is estimated and it can be lower of higher.

If you would like to have information about \$HERITAGES2 Share Token and \$HERITAGES3 Share Token, please read the specific White Paper of each Tokens.

If you have any questions, do not hesitate to contact [contact@heritages.io](mailto:contact@heritages.io).

Accepted crypto currency is Ethereum ("ETH") and USDC.

The Share Tokens are created on the Ethereum blockchain and transferred to the Token Holders' wallets. The NFTs are bought continuously as the investments are coming in and sufficient funds are gathered. This is to insure the best market price while also observing market tendencies. The goals is to purchase the NFTs at

the lowest price using market analysis tools. Once the maximum amount of CHF 5 million is reached, the financing stops.

Here a financial example of what the Company 1 – \$HERITAGES1 Tokens which focus on an asset can perform :

	AG 1 – \$HERITAGES1 Tokens
Collection*	<b>Mutant Ape Yacht Club</b>
TOTAL Purchase Price	3 687 750 CHF
Listing fee 15%	742 500 CHF
Security fund 5%	396 000 CHF
Gas price 2,5%	123 750 CHF
2,5% platform fees	123 750 CHF
<b>TOTAL Fund Raised</b>	<b>4 950 000 CHF</b>
Price of the token	1 000 CHF
Number of token	4 950
Aimed resell price	6 709 880 CHF
Fees :	
2,5% Platform fees	167 747 CHF
Creator royalties 10%	167 747 CHF
Gas price 2,5%	167 747 CHF
Resell fees 15%	263 982 CHF
Aimed Distribution for clients	992 657 CHF
Aimed ROI	20
Aimed ROI With security margin	12%

\* collection are subject to change according to the market



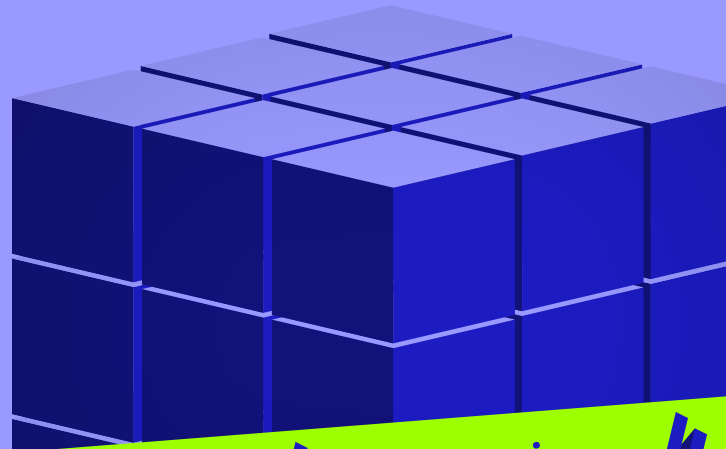
# Finances

heritages.io mission is to offer the possibility to tap in the Web3 innovation market in reducing the cost to entry.

All airdrop, if any, accumulated through the NFT during the ownership period is not included in the cash flow but could add 5 to 10 % to targetted performance. Airdrop means that the developer of an NFT distributes free NFTs to your wallet as a promotion, or as added value for participating in an experience or purchasing digital asset. Airdrops are generally used to add additional value or draw attention to a brand or experience. An NFT airdrop may be initiated for holding a certain NFT in your wallet, promoting a brand in some way, participating in a giveaway, or even as a gift. The Company that holds the NFTs will participate in such activities that are rewarded with airdrop to increase the targetted performance.

If prices increase in the process of buying, the security funds could be increase and will be placed on Nexo platform in order to earn residual income.

The Token Holders are free to sell their Share Tokens during the term before the parameters are met. The Company provides a platform with Mt Pelerin Bridge Wallet app for the sale of the \$HERITAGES1 Tokens. A platform fee can be deducted from the sale price. Capital is automatically and indefinitely reinvested until Token Holders choose to sell their token.



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# Risk factors

The company has carried out a review of the risks that may potentially have unfavorable effect on its business activity, its project and the tokens that it plans to issue. These risks have been categorised based on their nature.

## 20.1 Economic risks

### 20.1.1 Risk of a partial or total loss of investment

Despite the efforts made by the company to identify the best blue-chip NFT on the market, their price are constantly fluctuating and could drop significantly. Should this occur, subscribers could lose all or part of the investment made. Subscribers should not subscribe to the Share tokens if they are unable to bear the consequences of such a loss.

### 20.1.2 Risk of trading of tokens

To date, the share token cannot be exchanged on a trading or digital assets exchange platform, therefore a liquidity risk applies. Furthermore, if the tokens are listed on this type of platform, the ability to sell a large amount of tokens within a short space of time will depend on the liquidity available on the secondary markets for the token. The market is often illiquid, inefficient, lacking transparency, very volatile and unpredictable resulting in the token value rapidly going up or down, on any given day.

Due to the time delay between entering into a contract or transaction and settling it, there is a risk of price fluctuations. Further, there is a risk that the subscriber will pay the purchase price and receive the acquired tokens with delay or in a negative scenario not at all.

### 20.1.3 Risk associated with a secondary market for the Token

The token is intended to be listed on a secondary market. However, the success of the steps that will be undertaken by the issuer or one of its affiliated companies is not guaranteed.

In addition, if the Share Token is listed on a secondary market, such market may decide to no longer list the token which would consequently reduce the liquidity.

### 20.1.4 Risks related to the underlying technology

There is an inherent risk that the underlying technologies employed, consensus mechanisms and forks may contain weaknesses, vulnerabilities or bugs causing the partial or total loss of the investor's tokens. The Issuer has taken all reasonable steps in terms of cybersecurity to protect against the various known attacks that may disrupt the heritages.io interface. However, the Issuer disclaims all liability for any malfunctions or unexpected operations related to the blockchain, loss of tokens by the buyer, hacking or any other situation that prevents the buyer from having access to its tokens. Additionally, the technology is rapidly evolving, and new technological developments may pose as of now unpredictable risks. Transactions on a blockchain or other DLT are irreversible and final, and the history of transactions is computationally impractical to modify. Incorrect transactions may therefore not be reversed, cancelled or corrected.

# Risk factors

## 20.1 Economic risks

### 20.1.5 Risk of loss or theft of the medium containing the subscriber's private key

A private key is similar to a unique password and is used to validate requests for transfers of one or more tokens on the blockchain. Any third party who accesses the subscriber's private key or the private key management system (called the "wallet") can steal the funds and the tokens that are stored there.

In the event of loss of the private key, the funds and tokens held will be permanently lost. The Issuer does not have the subscribers' private keys and a private key should not be disclosed to any third party. Therefore, subscribers are responsible for keeping their private keys in a secure location. Subscribers are encouraged to use open-source, recognized and audited wallets to securely manage their private keys. The execution of transfer instructions of the investor between hot trading, hot storage, cold storage and deep cold storage is subject to risks associated with a lack of consensus as well as to risks of significant delays.

### 20.1.6 Risks related to the functional scope of the Smart Contract

In principle, the computer code of a contract deployed on a blockchain cannot be changed. However, it may be necessary during the life cycle of a contract to change its functional scope. This includes the addition of features or security patches (e.g. a security shortcoming). If the functional scope of the contract has to be changed, a new version of the contract could be introduced. This possibility of updating reduces the functional limits inherent to the immutable nature of a blockchain contract.

### 20.1.7 Risk of fraud on the Internet and spoofing

There is a risk that malicious parties may try to defraud the subscribers via social media accounts which use the Issuer's visual identity.

### 20.1.8 Risks regarding the hacking of non-blockchain applications

The term "non-blockchain" (or "off chain") applications refers to applications other than those deployed on the blockchain. For operational purposes, this offering requires the use of blockchain applications and non-blockchain applications (e.g. the web server that hosts the subscription page for the offering). Should a hacker manage to trap the subscription page without the knowledge of the Issuer and the subscribers, the crypto asset funds initially intended for the subscription could be diverted to one or more Blockchain addresses controlled by the hacker, resulting in the irreversible loss of the subscriber's crypto assets.

However, any successful attack represents a risk that token subscribers may partially or totally lose their funds.

# Risk factors

## 20.2 Risks associated with the Project

### 20.2.1 Risk of failure in the launch or the technical and operational development of the project

The technological risk associated with the development of the interface seems low. However, the subscriber shall consider the risk that there is a difficulty in generating interest in the interface despite the fact that it is functional.

### 20.2.2 Risk of a substantial modification of the project and the rights related to the tokens

The Issuer does not plan to change the features associated with the use of the token via the interface in the short-term future. However, this possibility has not been ruled out.

### 20.2.3 Risk related to the use of the tokens

Holders of tokens are responsible for their use. They shall also be responsible for the payment, purchase or sale of the tokens. The Issuer disclaims any liability should the tokens be used for the purchase or the sale of products prohibited by law.

### 20.2.4 Risks related to regulation

New regulations, guidance or other action for applications of all or very specific digital assets in certain jurisdictions may impact the development and growth of digital assets markets or lead to prohibition of acquiring, holding, transferring, or selling all or specific digital assets or to the implementation of controls in connection with the trading that may lead to increases in transaction fees.

Digital assets are subject to limited supervision by a competent authority, and it may not intervene in the market to stabilize the value of the token or to prevent, mitigate investigate or counteract irrational price movements or irregularities.

Due to the lack of a central regulatory authority and structure as well as global nature of digital assets, the subscriber may have no remedy or recourse against the financial intermediary, the custodian, other users, market participants or counterparties, including buyers or sellers of digital assets and any other person or legal entity who may interfere with the wallet. In case of an insolvency of a financial intermediary, digital assets might not be segregable in favor of the subscriber.

The subscriber's tokens may be subject to a risk of seize by courts or governmental authorities in case they have been or are suspected to have been previously used for or connected to criminal activities.


### 20.2.5 Risk related to case of emergency situation

Emergency situation that can't be anticipated such as COVID-19, pandemic, a natural disaster, an exceptional climatic event, death of directors, and so on. These unforeseeable situations are beyond people's control and are by nature inevitable and can be a risk to the project.

21.

# The Team


♡ 5.9K



Margaux Klein  
CEO  
margauxklein.com

Price  
💎 4.1  
a day left


♡ 5.9K



Sabina Kusuran  
President  
SMK Group

Price  
💎 4.1  
a day left


♡ 5.9K



Dr Alexander Lindemann  
Legal Adviser  
Director of the Company  
LINDEMANNLAW

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💎 4.1  
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♡ 5.9K



Dieter Roth  
Liechtenstein director of  
heritages.io AGs

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💎 4.1  
a day left


♡ 5.9K



Joackim Devaud  
Brand Manager  
F+F studio

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💎 4.1  
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♡ 5.9K



Olivia Tinguely  
Brand Manager  
F+F studio

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♡ 5.9K



Ann Ferdinand  
Operation Manager

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💎 4.1  
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Gwendoline Meyer  
Marketing Manager

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💎 4.1  
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♡ 5.9K



Sophie Sionneau  
Office Business Manager

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# The Team

## 21.1 Executive

Margaux Klein is best-selling author of “**BONJOUR RICHESSE**” and founding CEO of margauxklein.com as well as founding president of Groupe Klein Private Equity.

Margaux has been sharing her entrepreneurial journey through social media since 2014 and has gained over 200'000 subscribers across platforms. She is invested in crypto since 2015. As a serial entrepreneur, she's coaching upcoming entrepreneurs to get started and invests in innovative companies like her own. She has many years of experience as IT consultant and holds two master's degrees in digital communication and Digital Culture from the University of Bergen as well as in Innovation and Management of Technologies from the University of La Sorbonne Paris.

Sabina Kusuran is President of SMK Group and the business partner since 2020 of Margaux Klein in Groupe Klein Private Equity. Sabina comes from real estate world, where she successfully created and exited a multi-million USD/ CHF / EUR company working with several country and a complex logistic chain. She has many years of experience as managing complex project and high-profile team.

## 21.2 The Shareholder

**GROUPE KLEIN SA** is an operating company located in Neuchatel Switzerland that provides training services in the field of finance, marketing, management and sales, and is also active in marketing, sales, IT as well as project and event management.

GROUPE KLEIN SA invests in digital and innovative companies. GROUPE KLEIN SA

will be parent company to a Liechtenstein holding company that will own several Liechtenstein corporations (“AGs”)

GROUPE KLEIN SA own 100% of **heritages.io** Limited and provide strong financing background and liquidity.



# The Team

## 21.3 Directors of the Company

President - Margaux Klein, is involved in blockchain since 2015 and is a seasoned entrepreneur. She will provide training and support regarding blockchain. She will also manage the different tools previously mentioned to analyze and carefully select the NFTs. She is also a member of several NFT communities and she already participated in successful NFT collection.

Vice-President - Sabina Krkic Kusuran has 14 years of experience in entrepreneurship and managing a team of 50 peoples in 3 different country. She will manage the structure and the team to create the best environment for performance.

Legal & Tax - Dr. iur. Alexander Lindemann

Dr. Alexander Lindemann is partner at LINDEMANNLAW.

As a lawyer and tax adviser he advises investment funds, asset managers, private clients, investors and banks in legal, regulatory and tax matters.

Alexander was elected by Who's Who Legal as leading lawyer in Investment Management / Private Funds in Switzerland 2019 and 2020.

Compliance - Dieter Roth, Lawyer

Education:

University of Alabama, USA, 1996

University of Bern, 1997 – 1998

University of Fribourg 1993 – 1998, lic. iur. with annex European Law, 1998

University of Liechtenstein, National and International Tax Law, Certificate of Advanced Studies CAS, 2009 – 2010

Bar exam:

Liechtenstein 2001

Practice:

Internship at the Princely Prosecutor's Office, Vaduz, 1998

Internship at the Princely Court, Vaduz, 1999

Trainee with Seeger & Seeger Attorneys at Law, Schaan, 1999 – 2001

Legal advisor with the legal service of the Princely Government, Vaduz, 2002 - 2003

Attorney at Law at a Liechtenstein law firm, 2003 – 2005

Attorney at Law at a Liechtenstein law firm, 2006

Legal advisor at a Liechtenstein Trust Company, 2006 – 2018

Member of the UK Panel, 2012 - 2017

Attorney at Law with Marxer & Partner since 2018

Languages:

German, English

## 21.4 Branding and Marketing

**F+F studio** is a Swiss studio firm with focus on strategic branding which provide heritages.io with adaptive design, branding compliance and a direct to market strategic approach.

## 21.5 Advisors

Project Management : Ann Ferdinand spent 15 years in IT and banking project management at Pictet Asset Management and Edmond de Rothschild Private Banking.



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