

TOKENIZATION AS A SERVICE



LLOYD TOKEN
Tokenization as a Service.

Lloyd Fonds AG

Key Facts



Board of Directors

Foundation

Stock Exchange Listing

Capitalization

Employees

Liquid Assets*

Non-liquid Assets*

Investors

Achim Plate (CEO)
Stefan Mayerhofer (CWO)

14/11/1995

since 2005

approx. EUR 125 m.

> 150

ca. EUR 5 bn.

ca. EUR 1,4 bn.

> 50.000

* AuM per 29/06/2022



LLOYD FONDS

LLOYD VERMÖGEN

LLOYD DIGITAL

Active fund
management

Personal wealth
management

Smart investment

Specialist provider for
active alpha strategies

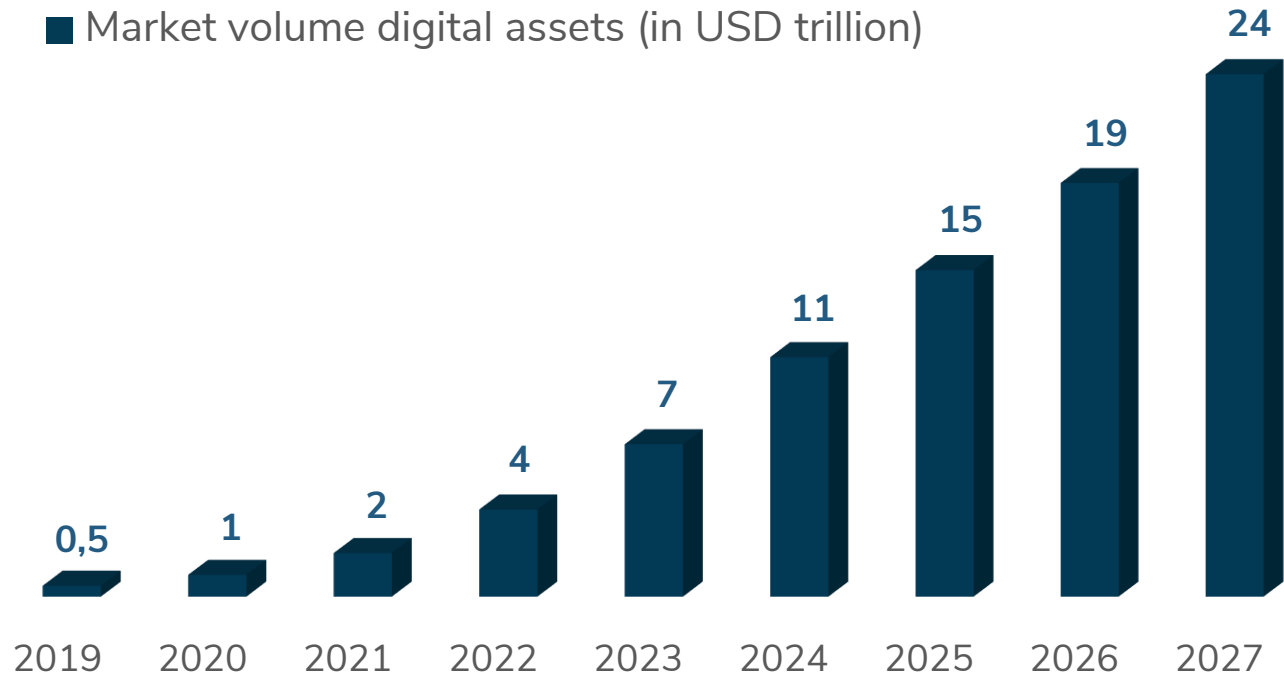
360° implementation of
individual wealth goals

Digital investment
solutions



Significance of tokenization

Long-term growth potential or short-term hype?



Annual growth rate of 26%

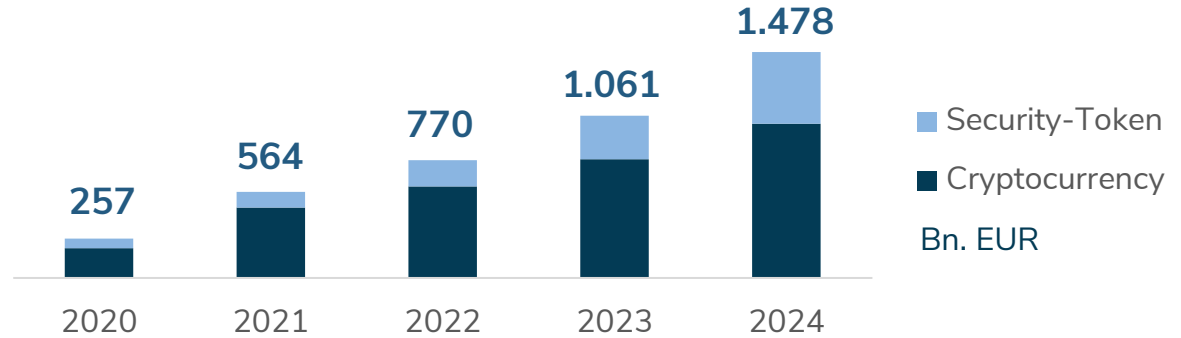
Source: World Economic Forum, 2015 and Plutneo

Significance of tokenization

Europe's KPIs at a glance

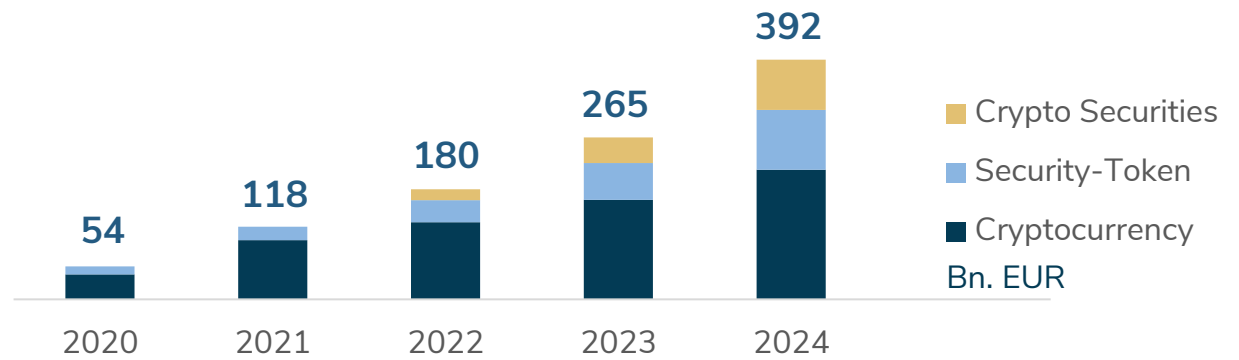


Europe



The total market will increase to 400 billion between 2021-2024 -> more than 200%

Germany



Source: Bankinghub, 2020

Significance of tokenization

What is the purpose of tokenization?



We focus on financing!

Significance of tokenization

What funding options are available through tokens?



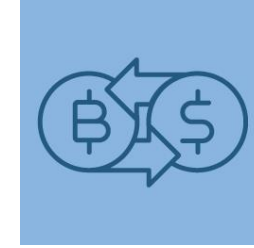
Corporate Finance

Capital generation



Digitization of assets

Real estate, art, oldtimers
and others



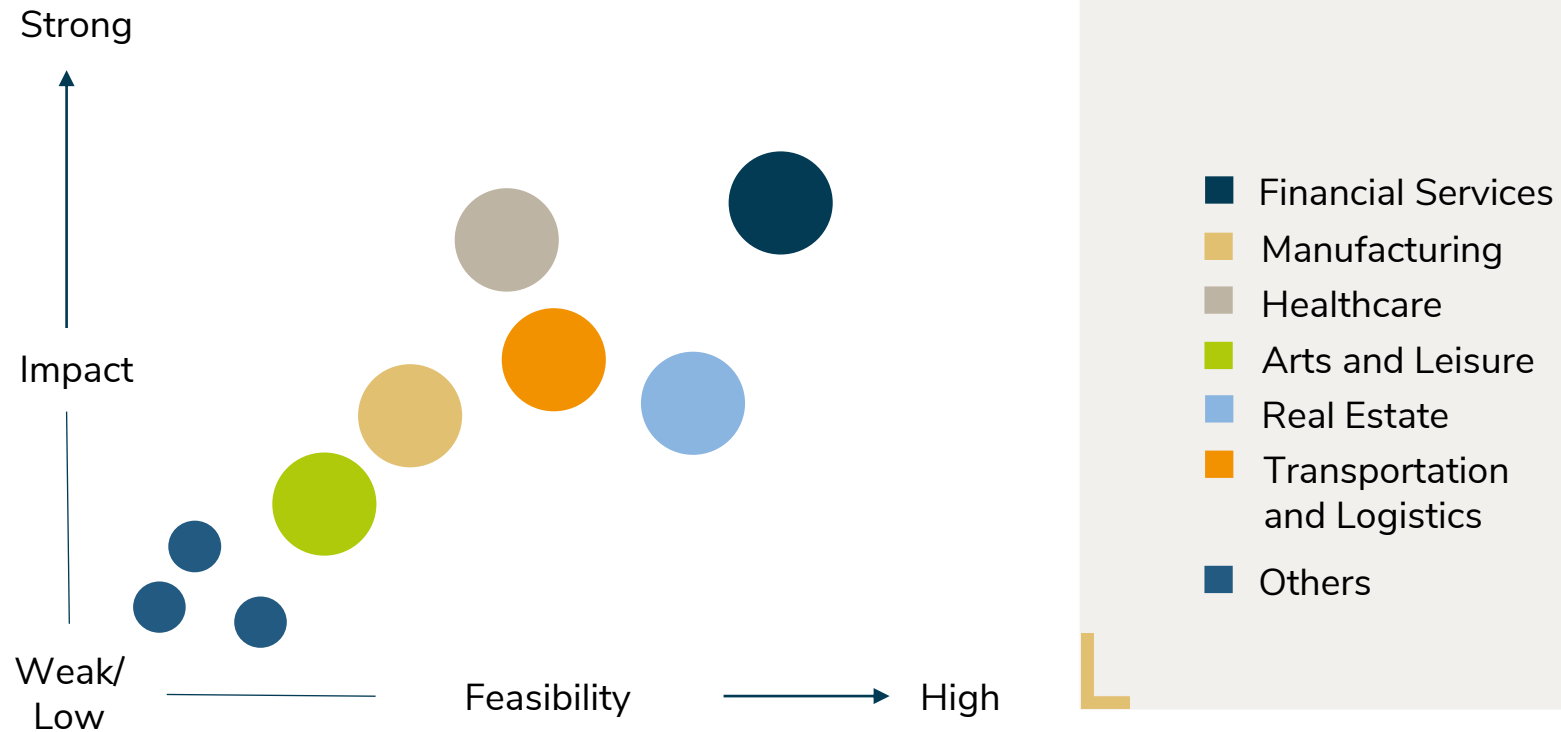
Exit realization

Sale of existing assets

Applicable to almost all assets, ownership and rights

Significance of tokenization

Which industries have the greatest potential?

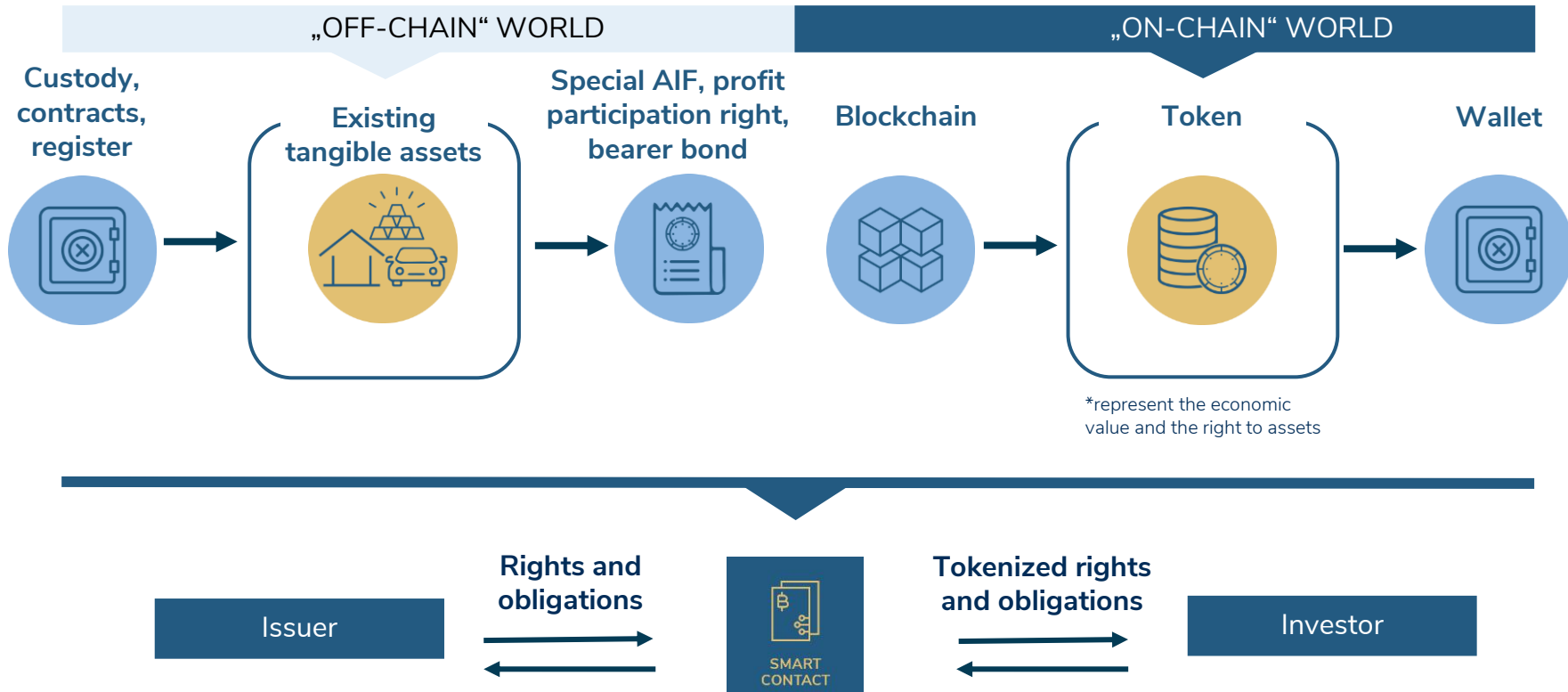


High feasibility and a strong impact

Source: McKinsey, 2018

Functionality of tokenization

How does tokenization transform assets?



Assets are **securitized** and represented by a **token** as digital assets



Lack of prerequisites

Transfer of ownership

No digital land register

Tax payments

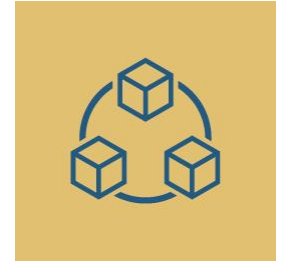
Lack of acceptance of digital currencies

Insurances

Blockchain compatibility of contracts not given

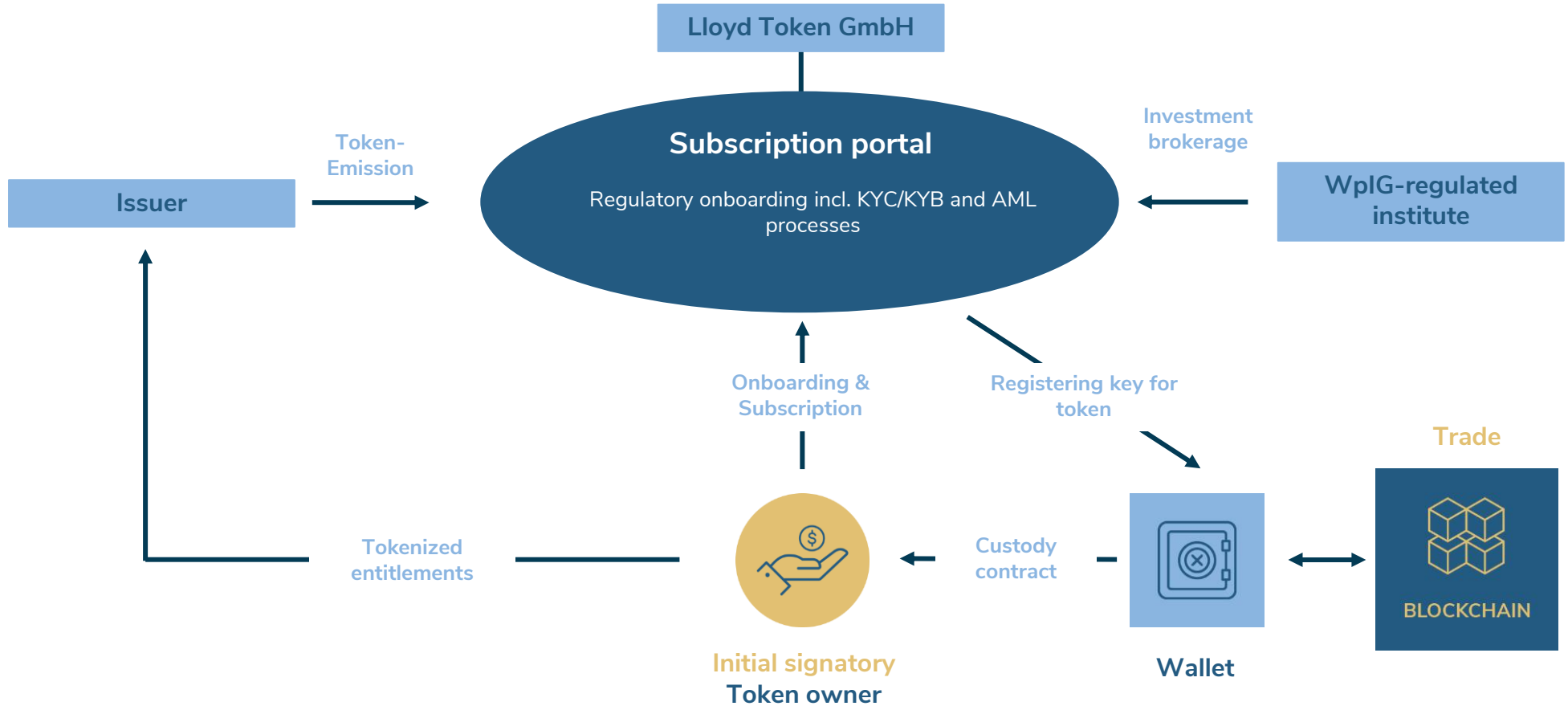
Facility Management

Only partially automated (Internet of Things)



Tokenization of the property occurs via an intermediary structure

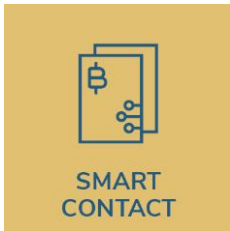
Project outline of a token-based debenture



What is a smart contract?



1



- **Intelligent** contract based on computer protocols.
- Terms of the agreement between Buyer and seller are written in **code lines**

2



- A **triggering event** is reached
- **Transaction** is initiated
- Contract is **self-executed** according to the coded conditions

3



- Contract based on blockchain technology

Trusted transactions between different parties



LAIC-Token 21

Volume

Approx. 10% LAIC Capital

Minimum subscription

200k

Underlying

Company shareholding

Duration

Max. 7 years

Target

Financing company growth



HSV Team-Token

Volume

Up to EUR 6 million

Minimum subscription

100k

Underlying

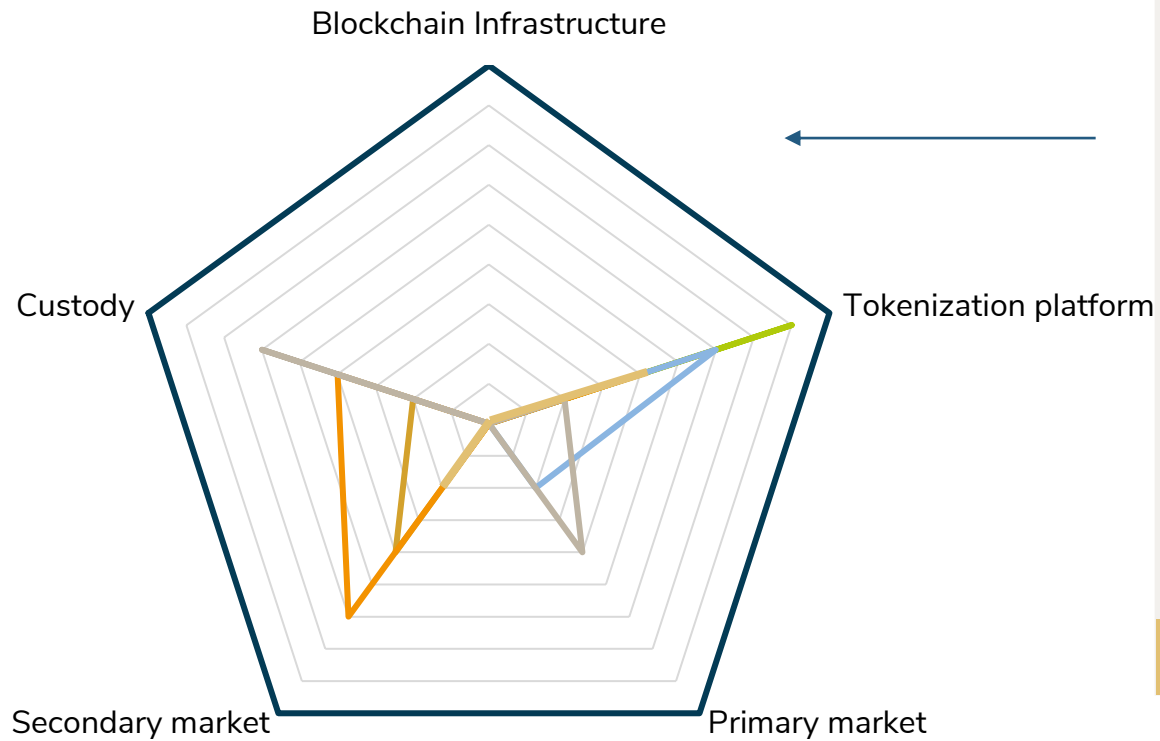
Bond

Fixed Duration

10 years

Target

Financing of match operations 1st HBL

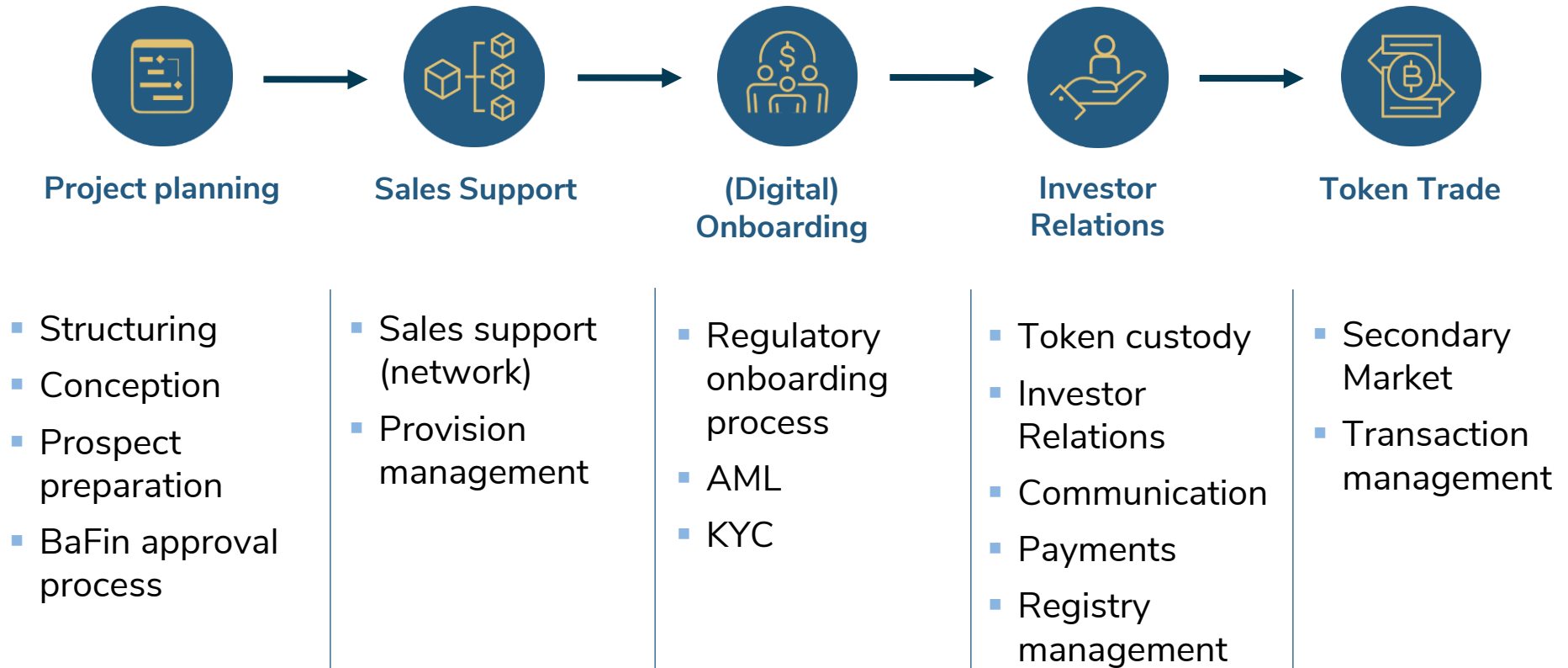


We offer tokenization as a service in a holistic approach!

Source: In-house market analysis



We accompany the entire lifecycle of the token



Tokenization as a Service

12

Real estate funds

approx. 530 m.

Volume of projects realized

Investors

5.600

Types of use

- Office
- Retail
- Hotel
- Residential real estate

A+ AMR

SCOPE

We comprehend your assets with the corresponding knowledge

Milestones: Tokenization as a Service-Project



You will discover:

- ✓ Why we are the right ones!
- ✓ What we offer you!
- ✓ What will be your added value!

We agree:

- ✓ What we do for you!
- ✓ How we do it!
- ✓ Just how much it will cost you!

We materialize:

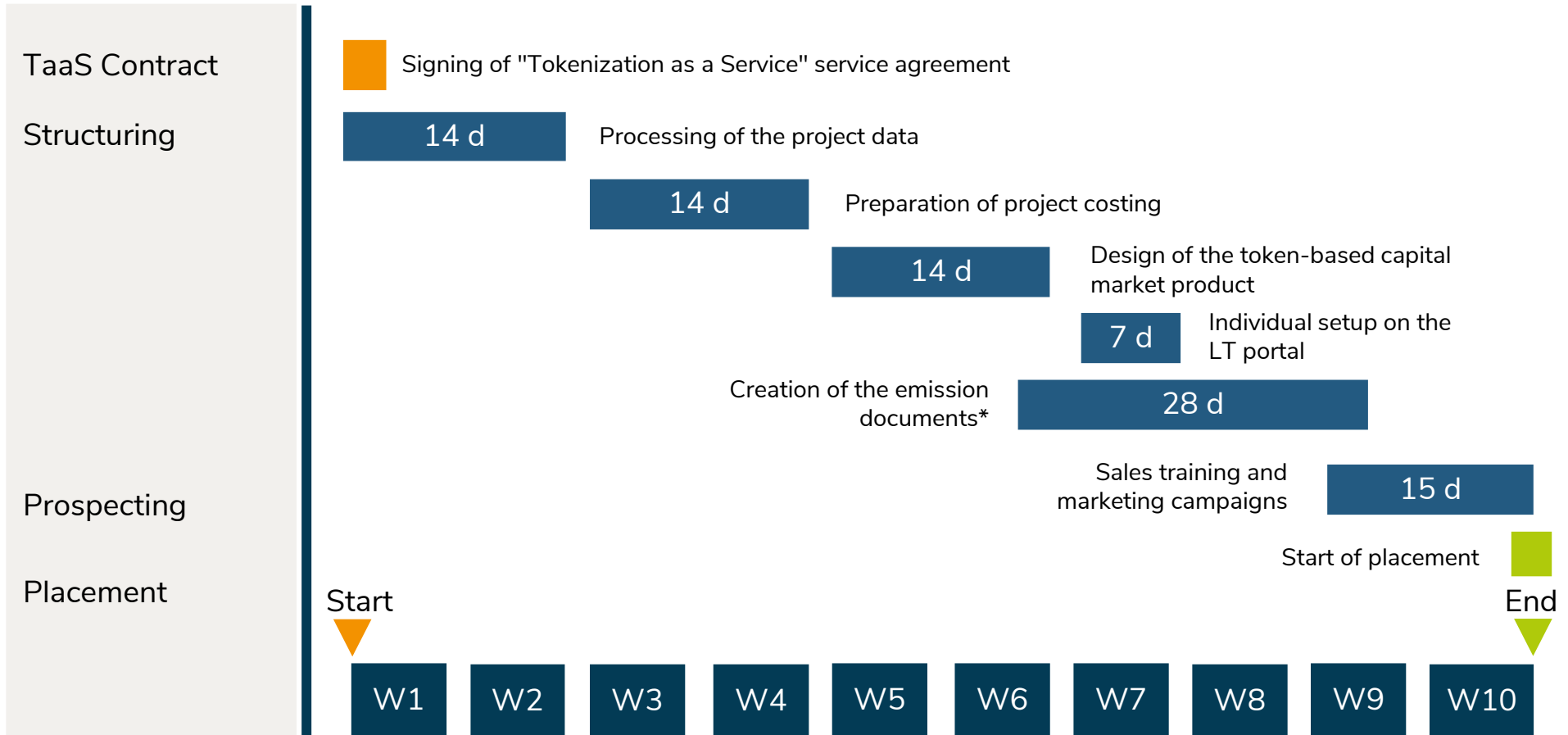
- ✓ What we have agreed!
- ✓ With our holistic service!
- ✓ At the agreed costs!

You implement:

- ✓ Your targets!



Regular Timeline: Setup Tokenization as a Service Project



* no BaFin approved securities prospectus



Fundamentally, the obligation to prepare a BaFin-approved securities prospectus applies to token issuance in the context of a public offering!

The BaFin approval process for a securities prospectus generally takes 3 to 5 months!

Exemptions from the prospectus requirement are possible if, among other things:

1. The offer is directed exclusively at qualified investors or/and
2. The offer is directed to less than 150 natural persons or legal entities or/and
3. The securities offering has a minimum denomination of EUR 100 thousand or/and
4. the offer has a total consideration of not more than EUR 8 million

Further publication requirements:

1. Securities information sheet (offering volumes between EUR 100 thousand and EUR 1 million)
2. Basic information sheet (general)



2019

Tokens qualify in
Germany
as a **financial vehicle**

2020

Draft law for crypto-
securities posed

2021

Electronic Securities Act
(**eWpG**) enters into
force

Regulation creates **security** in implementation

Added value of tokenization for you and your customers



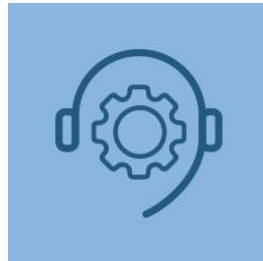
Ecosystem with **trusted and well-established** partners



Regulatory compliant, **efficient and secure** investment process



Full-service vendor as a **holistic** service provider for tokenization



Extensive experience in asset management and in the structuring of complex financial investments





PATRICK MARQUARDT

- Managing Director
- T +49 40 / 325 678 124
- M +49 172 / 442 77 41
- E patrick.marquardt@lloyd-token.de



STEFAN GIESEKE

- Project Manager
- T +49 40 / 325 678 222
- M +49 160 / 947 73 865
- E stefan.gieseke@lloyd-token.de

This presentation contains only general information on individual aspects of tokenization and does not claim to be complete. The information contained in this presentation is based on historical market data and third party assessments of future market developments. The information contained in this presentation is based on sources that are believed to be reliable but have not been subjected to an impartial review. Nevertheless, actual developments and results may differ significantly from expectations. No warranty or liability is assumed for the accuracy or completeness of the information contained herein. It is expressly noted that this presentation does not constitute a recommendation. The information contained does not constitute investment, legal or tax advice, investment brokerage, financial analysis or any other recommendation. It is not a substitute for individual advice.

Lloyd Token GmbH acts for the account and under the liability pursuant to § 3 (2) WpIG of Effecta GmbH, Florstadt.