



Toto Finance

Toto Token

White Paper

Version 2.0
March 2025

Edition: Markets in Crypto Assets Regulation (MiCAR) White Paper for
European Union (EU) & European Economic Area (EEA).

Purpose: seeking admission to trading.

Note: This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The person seeking admission to trading is solely responsible for the content of this crypto-asset white paper according to the European Union's Markets in Crypto-Asset Regulation (MiCA).

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Abstract

Total Tokenization is redefining the way real-world assets (RWAs) are owned, invested in, and traded by bridging the gap between physical and digital ownership. By leveraging blockchain technology, it transforms traditionally illiquid assets into tradeable, transparent, and accessible financial instruments. This innovation eliminates barriers such as high costs, illiquidity, and reliance on intermediaries, ensuring **freedom of ownership** and enabling investors to participate in a new era of borderless asset markets.

Through a secure and efficient tokenization process, Total Tokenization converts physical assets into blockchain-based digital representations, allowing for instant trading, decentralized ownership, and cross-border transactions. The platform provides investment opportunities across a wide range of asset classes, including **diamonds, gemstones, precious metals, commodities, collectibles, financial instruments, and real estate**. With the tokenized asset market projected to reach **\$16 trillion by 2030**, Total Tokenization is positioned at the forefront of this financial transformation.

At the core of this ecosystem is **TOTO**, a multi-chain utility token designed to enhance platform functionality and incentivize participation. As the engine powering Total Tokenization, TOTO introduces key innovations:

- **Own-to-Earn Model** – Holders of tokenized assets earn rewards over time, reinforcing long-term ownership benefits.
- **Asset Boost Model** – Users can add TOTO tokens to their assets, enhancing liquidity and increasing secondary market appeal.
- **Multi-Chain Operability** – Integration across multiple blockchain ecosystems ensures accessibility and scalability.

Beyond a marketplace, Total Tokenization is a fully regulated, institutional-grade ecosystem catering to both retail and institutional investors. With compliance-first infrastructure, an intuitive investor dashboard, and legally backed ownership, it provides a frictionless gateway to tokenized assets.

By unlocking the financial potential of real-world assets, Total Tokenization is shaping the future of digital asset investing. Investors now have full control over their portfolios, with the ability to buy, trade, earn, and capitalize on tokenized investments anytime, anywhere. Through **true ownership and accessibility**, the limitations of traditional finance are left behind, ushering in a more efficient and inclusive financial era.

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Date of Notification

Date of Notification 2025-03-03

Compliance Statements

Toto Finance - Total Tokenization is **seeking admission for trading** for TOTO Token on EU and EEA crypto exchanges under MiCAR and aims to register the Utility Token in the ESMA Register in compliance with Regulation (EU) 2023/1114.

The token was issued under the Blockchain Laws Liechtenstein (Tokens and TT Service Provider Act - TVTG) on June 3rd, 2023 in Liechtenstein. A notification to the regulator has been filed and a Basic Information Document has been published.

This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The offeror of the crypto-asset is solely responsible for the content of this crypto-asset white paper.

Where relevant in accordance with Article 6(3), second subparagraph of Regulation (EU) 2023/1114, reference shall be made to 'person seeking admission to trading' or to 'operator of the trading plat-form' instead of 'offeror'.

This crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114 and, to the best of the knowledge of the management body, the information presented in the crypto-asset white paper is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.

The crypto-asset referred to in this white paper may lose its value in part or in full, may not always be transferable and may not be liquid.

The utility token referred to in this white paper may not be exchangeable against the good or service promised in the crypto-asset white paper, especially in the case of a failure or discontinuation of the crypto-asset project.

The crypto-asset referred to in this white paper is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council.

The crypto-asset referred to in this white paper is not covered by the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.



Summary

Warning

This summary should be read as an introduction to the crypto-asset white paper. The prospective holder should base any decision to purchase this crypto-asset on the content of the crypto-asset white paper as a whole and not on the summary alone. The offer to the public of this crypto-asset does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law.

Legal Disclaimer

This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council (36) or any other offer document pursuant to Union or national law.

Disclaimer: This whitepaper is for informational purposes only and does not constitute financial advice. Cryptocurrencies carry inherent risks.

Overview:

Token Name: TOTO

Token Type: Utility Token

Total Supply: 1,000,000,000 tokens in words 1 billion tokens

Listing Price: n/a

Migration: Upgrade one to one, 1 TIA migrates to 1 TOTO Token

Purpose: The Token is migrated and upgraded against its prior version, TIA Token, for best practice technological and regulatory compliance and added functionality.

Toto Finance AG:

- Founded: 2023
- Headquarters: Vaduz, Liechtenstein.
- Services: Licensing company, management custody of commodities and managing Toto Finance Platform in close collaboration with trusted technology service provider LCX AG.

LCX AG:

- Founded: 2018



- Headquarters: Vaduz, Liechtenstein
- Services: Trusted technology service provider, providing:
- custody of tokens on behalf of clients;
- operation of a trading platform for tokens;
- exchange of tokens for funds;
- exchange of tokens for other tokens;
- issuing of tokens;
- token creation services;
- Tokenization services;
- Physical validator services (ensuring enforcement of tokenized rights in rem);
- Price services with regard to tokens;
- Identity services with regard to the persons who may rightfully dispose over tokens
- Registered as a Virtual Asset Service Provider under TVTG in Liechtenstein since 2020.

Token Information

Token Details

Symbol: TOTO
Max. Supply: 1,000,000,000 TOTO Tokens
Decimals: 18
Smart Contract Address:
0xC214A0B73Ce4c30594B4173219e885691254801b
Blockchain Platform: Ethereum
Token Standard: ERC-20
Minting Mechanism: Fixed Supply, pre-minted

Utility and Benefits

The TOTO Token is classified as a utility token under MiCAR, primarily functioning as a digital value voucher within the Toto Finance – Total Tokenization ecosystem. It serves as a utility for procuring services on the Toto Finance platform, granting users discounts on service fees, rewards for participation in competitions, and other promotional incentives. Additionally, smart contract functionalities enhance its utility by enabling automated fee reductions, reward distributions, and secure transactions, ensuring transparency, efficiency, and seamless interactions within the ecosystem.

Time of Offer No Offer.

Risks **Crypto-Asset Risks**

- **Market volatility:** The value of crypto-assets can fluctuate dramatically within short periods, posing significant risks to investors and undermining market stability.
- **Regulatory changes:** Sudden or unanticipated shifts in regulatory frameworks can lead to legal uncertainties and potentially restrict or ban certain crypto activities, affecting asset value and market operations.
- **Security breaches:** Crypto-assets and the underlying blockchain protocol as well as smart contracts used are vulnerable to hacking and cyber-attacks, or other force majeure events, which can result in substantial financial losses and erode trust in the underlying technology.

Issuer-Related Risks

- **New venture uncertainties:** Start-up ventures in the crypto space often face high levels of uncertainty, including potential failure to deliver on promises, leading to loss of investor capital.
- **User attraction challenges:** Attracting and retaining a user base is crucial for the success of crypto projects, and failure to do so can lead to diminished value and viability of the asset.
- **Dependency on Key Individuals:** The success of some crypto projects can be highly dependent on the expertise and leadership of key individuals. Loss or changes in the project's leadership can lead to disruptions, loss of trust, or project failure.
- **Conflicts of Interest:** Risks arise when the issuer's interests do not align with those of the crypto-asset holders, potentially leading to decisions that are not in the best interests of the asset holders, impacting the value of a crypto-asset or damage the credibility of the project.

Technological Risks

- **Smart contract vulnerabilities:** Flaws in smart contract code can be exploited, resulting in unauthorized transactions or the loss of funds, which are often irreversible.

- No insurance coverage: Unlike traditional assets, crypto-assets typically lack insurance protections, leaving investors fully exposed to losses from theft, fraud, or technical failures. Also, no deposit guarantee or investor protection schemes apply.
- Bugs in the Blockchain's Core Code: Even with thorough testing, there is always a risk that unknown bugs may exist in a blockchain protocol, which could be exploited to disrupt network operations or manipulate account balances. Continuous code review, audit trails, and having a bug bounty program are essential to identify and rectify such vulnerabilities promptly.
- Dependency on Underlying Technology: Blockchain technology relies on underlying infrastructures, such as specific hardware or network connectivity, which may themselves be vulnerable to attacks, outages, or other interferences.
- Risk of Technological Disruption: Technological advancements or the emergence of new technology could impact blockchain systems, or components used in it, by making them insecure or obsolete (e.g. quantum computing breaking encryption paradigms). This could lead to theft or loss of crypto-assets or compromise data integrity on the network.
- Data Corruption: Corruption of blockchain data, whether through software bugs, human error, or malicious tampering, can undermine the reliability and accuracy of the system.
- Scaling Limitations and Transaction Fees: As the number of users and transactions grows, a blockchain network may face scaling challenges. This could lead to increased transaction fees and slower transaction processing times, affecting usability and costs.
- Settlement and Transaction Finality: By design, a blockchain's settlement is probabilistic, meaning there is no absolute guaranteed finality for a transaction. There remains a theoretical risk that a transaction could be reversed or concurring versions of the ledger could persist due to exceptional circumstances such as forks or consensus errors. The risk diminishes as more blocks are added, making it increasingly secure over time. Under normal circumstance,

however, once a transaction is confirmed, it cannot be reversed or cancelled. Crypto-assets sent to a wrong address cannot be retrieved, resulting in the loss of the sent crypto assets.

Other Risks

- **Liquidity:** Limited liquidity can make it difficult to buy or sell crypto-assets without significantly affecting their price, potentially trapping investors in unfavorable positions.
- **Adoption:** The success of a crypto-asset heavily depends on widespread adoption, and failure to achieve this can result in a lack of utility and reduced asset value.
- **Operational management:** Poor management practices can lead to the misallocation of resources, inefficiency, and failure of the project, impacting the overall value of the asset.
- **Competition:** The rapidly evolving crypto market is highly competitive, and new entrants can quickly render existing technologies obsolete, diminishing the value of older assets.
- **Economic conditions:** Broader economic downturns can negatively affect the crypto market, as investors may flee to safer assets, leading to a decline in crypto-asset values.
- **Token lock-in periods:** Mandatory lock-in periods can restrict liquidity, forcing investors to hold onto assets during times of market downturn, which can lead to significant losses.

A. Information about the offeror or the person seeking admission to trading

Name

Name of the offeror or the person seeking admission to trading (e.g., as shown in the commercial register).

Toto Finance AG

Legal Form

Legal form of the offeror or the person seeking admission to trading (ISO 20275 Code List).



AG (Aktiengesellschaft)

Registered Address

Registered address of the offeror or the person seeking admission to trading.

Herrengasse 6, 9490 Vaduz, Liechtenstein

Head Office

Head office of the offeror or the person seeking admission to trading.

Herrengasse 6, 9490 Vaduz, Liechtenstein

Registration Date

Date of the registration (i.e., incorporation date).

2023-03-03

Legal Entity Identifier

Legal entity identifier (LEI) of the offeror or person seeking admission to trading.

LEI Number: 5299005UXAQFO3US5C38

Another Identifier Required Pursuant to Applicable National Law

National identifier based on the nationality of the offeror or the person seeking admission to trading, if required under the applicable national law.

Registered in the commercial register at Vaduz, Liechtenstein. Register Number:
FL-0002.702.154-5

Contact Telephone Number

Contact telephone number of the offeror or the person seeking admission to trading.

+423 376 54 84

E-mail Address

E-mail address of the offeror or the person seeking admission to trading.

hello@totofinance.co

Response Time (Days)

Period of days within which an investor will receive an answer via that telephone number or e-mail address.

007



Members of the Management Body

Identity (names or other identifiers), business address and functions of each person that is member of the management body, as defined in Article 3(1) point (27) of Regulation (EU) 2023/1114, of the offeror or the person seeking admission to trading.

Full Name	Business Address	Function
Monty C. M. Metzger	Herrengasse 6, 9490 Vaduz, Liechtenstein	Board Member
Steven Gaertner	Herrengasse 6, 9490 Vaduz, Liechtenstein	Managing Director of Toto Finance

Business Activity

Business or professional activity of the offeror or person seeking admission to trading, including principal activities and principal markets.

Licensing company, management custody of commodities and managing Toto Finance Platform in close collaboration with trusted technology service provider LCX AG.

B – Information about the issuer, if different from the offeror or person seeking admission to trading

Issuer different from offeror or person seeking admission to trading

*Indication as to whether the issuer is different from the offeror or person seeking admission to trading.
[‘true’ – Yes] [‘false’ – No]*

False

C – Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114

Not Applicable (N/A)

D – Information about the crypto-asset project

Crypto-Asset Project Name

Name of the crypto-asset project, if different from the name of the offeror or person seeking admission to trading.

Toto Finance

Crypto-Assets Name

Name of the crypto-assets, if different from the name of the offeror or person seeking admission to trading.

TOTO Token

Abbreviation

Abbreviation or ticker handler.

TOTO

Crypto-Asset Project Description

A brief description of the crypto-asset project.

Toto Finance – Total Tokenization is a decentralized platform for asset tokenization using non-fungible tokens NFTs, enabling the creation, trading, and management of tokenized real-world assets such as diamonds. The project leverages smart contracts to ensure secure, transparent, and efficient transactions, providing users with frictionless access to a decentralized marketplace for asset-backed digital tokens.



Details of all persons involved in the implementation of the crypto-asset project

Details of advisors, development team, crypto-assets service providers and other persons involved in the implementation of the crypto-asset project, including business addresses or domicile of the company.

Full Name	Business Address	Function
Monty C. M. Metzger	Herrengasse 6, 9490 Vaduz, Liechtenstein	Board Member
Steven Gaertner	Herrengasse 6, 9490 Vaduz, Liechtenstein	Managing Director of Toto Finance

Utility Token Classification

Indication as to whether the crypto-asset project concerns utility tokens. [‘true’ – Yes] or [‘false’ – No]

True

Key Features of Goods/Services for Utility Token Projects

Where applicable, key features of the goods or services to be developed for utility tokens crypto-asset projects.

The TOTO Token primarily functions as a digital value voucher, serving as a utility for procuring services on the Toto Finance decentralized platform. Token holders can benefit from discounts on service fees, rewards for participation in competitions, and other promotional incentives. Additional utilities and features may be introduced in the future, either within specifically communicated timeframes or under separately agreed-upon conditions, ensuring flexibility and adaptability within the ecosystem.

Plans for the Token

Information about the crypto-asset project, including the description of the past and future milestones.

The TOTO Token is designed as a utility token within the Toto Finance – Total Tokenization ecosystem, enabling access to services, discounts, and rewards. Its past milestones include the launch of tokenized assets, while future developments focus on expanding platform utilities and enhancing smart contract functionalities.

Read more below in "Additional Marketing Materials."

E - Information about the admission to trading

Public Offering or Admission to Trading

Indication as to whether the crypto-asset white paper concerns an offer to the public of crypto-assets or their admission to trading. ['OTPC' - offer to the public] ['ATTR' - admission to trading]

ATTR

Reasons for Public Offer or Admission to Trading

The reasons for the offer to the public or for seeking admission to trading, including what is the intended use of the funds raised with the offer.

The TOTO Token seeks admission to trading to enhance liquidity, accessibility, and ecosystem adoption, enabling broader participation in Toto Finance - Total Tokenization

Trading Platforms name

Where applicable, the name of the trading platforms for crypto-assets where admission to trading is sought.

OKX Europe (Malta)

Crypto.com Europe (Malta)

Trading Platforms Market Identifier Code (MIC)

Segment MIC for the trading platform where the admission to trading of the crypto-assets is sought.

OKEX

CROE

Applicable Law

The law applicable to the offer to the public of the crypto-asset.

Liechtenstein

Competent Court

Subject to mandatory applicable law, any dispute arising out of or in connection with this white paper and all claims in connection with the TOTO Token shall be exclusively, including the validity, invalidity, breach or termination thereof, subject to the jurisdiction of the courts of Liechtenstein.

F - Information about the crypto-assets

Crypto-Asset Type

The type of crypto-asset that will be offered to the public or for which admission to trading is sought.

Utility Token

Crypto-Asset Functionality

A description of the functionality of the crypto-assets being offered or admitted to trading.

The TOTO Token primarily functions as a utility token and digital value voucher under MiCAR, providing access to services, discounts, and rewards on the Toto Finance platform, without granting any financial claims or redemption rights for fiat or other assets.

Planned Application of Functionalities

Information about when the functionalities of the crypto-assets being offered or admitted to trading are planned to apply.

March 2025

Type of white paper

The type of white paper notified.

OTHR

The type of submission

[NEWT = New], [MODI = Modify], [EROR = Error], [CORR = Correction]

NEWT

Crypto-Asset Characteristics

A description of the characteristics of the crypto-asset, including the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article, and functionality of the crypto-assets being offered or admitted to trading, including information about when the functionalities are planned to apply (ISO 24165 DTI code ISO 24165 FFG DTI).

Classification & Registration: Utility Token. Registration with ESMA.

Functionality: Used for accessing utility services within its platform.

DTI Compliance: DTI applied (ISO 24165). Will be included in the ESMA register once issued.

Starting date of admission to trading

Starting date or, if not available at the time of the notification by the competent authority, the intended starting date of offer to the public or admission to trading.

2025-03-24

Publication date

Effective or intended publication date of the white paper or of the modified white paper.

2025-03-24

Identifier of operator of the trading platform

Segment MIC for the trading platform operated by the CASP, where available, otherwise operating MIC.

OKEX

CROE

Language or languages of the white paper

Language or languages in which the crypto-asset white paper is drafted.

English

Home Member State

Home member state as defined in Article 3 paragraph 33 of Regulation (EU) 2023/1114.

Liechtenstein



G – Information on the rights and obligations attached to the crypto-assets

Purchaser Rights and Obligations

A description of the rights and obligations, if any, of the purchaser (as defined in the Terms & Conditions).

The TOTO Token much like the TIA Token primarily functions as a digital value voucher and thus has a function as a means of exchange given as consideration for procurement of services on the Toto Finance platform. In addition, the usage and holding of the Token may grant discounts on service fees, rewards for certain activities like participating in competitions, and other promotional rewards.

Exercise of Rights and Obligation

Procedure and conditions for the exercise of rights.

TOTO Token qualifies as a utility token (value voucher) pursuant to Liechtenstein's Act on Token and Trustworthy Technology Service Providers (TVTG) and MiCA (neither e-money nor a security), which may be used in lieu of payment for various services by Toto Finance, without the Token being burned.

The Tokens (Label: Total Tokenization; Token Symbol: TOTO;) are Virtual Assets or Crypto Assets issued by the Issuer and which come with voucher functionality. The Token is swapped against its prior version, TIA Token, for best practice technological and regulatory compliance and added functionality.

The TOTO Token is integral to Tiamond's services, offering benefits where some of them will be available immediately, while others may be made available at a later stage. The TOTO Token offers the following immediate benefits: The TOTO Token much like the TIA Token primarily functions as a digital value voucher and thus has a function as a means of exchange given as consideration for procurement of services on the Toto Finance platform. In addition, other utilities and features for the usage and holding of the Token granting discounts on service fees, rewards for certain activities like participating in competitions, and other promotional rewards may be made available later or in specifically communicated timeframes or pursuant to separately agreed upon conditions (if at all).

Conditions for Modifications of Rights and Obligations

Description of the conditions under which the rights and obligations may be modified.

Not Applicable N/A.

Future Public Offers

Where applicable, information on the future offers to the public of crypto-assets by the issuer.

Not Applicable N/A.



Utility Token Classification

Indication as to whether the admission to trading concerns utility tokens. ['true' – Yes] ['false' – No]

True

Key Features of Goods/Services of Utility Tokens

Information about the quality and quantity of goods or services to which the utility tokens give access.

The TOTO Token offers the following immediate benefits: The TOTO Token much like the TIA Token primarily functions as a digital value voucher and thus has a function as a means of exchange given as consideration for procurement of services on the Toto Finance platform. In addition, other utilities and features for the usage and holding of the Token granting discounts on service fees, rewards for certain activities like participating in competitions, and other promotional rewards may be made available later or in specifically communicated timeframes or pursuant to separately agreed upon conditions (if at all).

Utility Tokens Redemption

Where the offers to the public of crypto-assets or their admission to trading concerns utility tokens, information on how utility tokens can be redeemed for goods or services to which they relate.

The TOTO Token is not redeemable for any other asset, fiat currency, or payment instrument, and does not constitute any legal right, claim, or obligation against the issuer or any third party; it may only be redeemed for specified utility services, utility discounts, and promotional utility rewards on the Toto Finance platform under predefined conditions.

Non-Trading Request

Indication as to whether an admission to trading is sought. ['true' – sought] ['false' – not sought]

TRUE

Crypto-Assets Transfer Restrictions

Restrictions on the transferability of the crypto-assets that are being offered or admitted to trading.

Not applicable N/A.

Supply Adjustment Protocols

Indication as to whether the crypto-asset has protocols for the increase or decrease of their supply in response to changes in demand. ['true' – Yes] ['false' – No]

FALSE



Token Value Protection Schemes

*Indication as to whether the crypto-asset has a protection scheme protecting the value of the crypto-asset.
[‘true’ – Yes] [‘false’ – No]*

FALSE

Compensation Schemes

Indication as to whether the crypto-asset has a compensation schemes.

FALSE

Applicable Law

The law applicable to the crypto-assets.

Liechtenstein

Competent Court

Subject to mandatory applicable law, any dispute arising out of or in connection with this white paper and all claims in connection with the TOTO Token shall be exclusively, including the validity, invalidity, breach or termination thereof, subject to the jurisdiction of the courts of Liechtenstein.



H – information on the underlying technology

Distributed ledger technology

Field to be filled in only if a DTI is not provided in field F.14. Information on the technology used, including distributed ledger technology.

Ethereum Blockchain.

Audit

Indication as to whether an audit of the technology used was conducted. ['true' – Yes] ['false' – No]

TRUE

Audit Outcome

If an audit was conducted, information on the outcome of the audit of the technology used.

The TOTO Token has undergone independent audits by third-party organizations specializing in software and blockchain technology. The most recent, and therefore relevant for the current code base, was conducted in 2025 by Hacken Proof, a cybersecurity firm.

Hacken Proof performed a smart contract audit assessment.

The audit report is publicly accessible here:

<https://blog.totofinance.co/toto-token-is-fully-audited-by-hacken/>

J – Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts

Adverse impacts on climate and other environment-related adverse impacts.

Mandatory information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism

General information	
Name <i>Name</i>	Toto Finance AG
Relevant legal entity identifier Identifier	5299005UXAQFO3US5C38
Name of the crypto-asset Name of the crypto-asset	TOTO Token
Consensus Mechanism The consensus mechanism	TOTO Token operates on the Ethereum network using a Proof-of-Stake (PoS) consensus mechanism
Mandatory key indicator on energy consumption	
Energy consumption Total amount of energy used for the validation of transactions and the maintenance of the integrity of the distributed ledger of transactions, expressed per calendar year	17748.15222 kWh/a
Sources and methodologies	
Energy consumption sources and Methodologies Sources and methodologies used in relation to the information reported in field S.8	Energy use is estimated based on Ethereum network consumption, distributed proportionally by gas usage of TOTO transactions. Uses Functionally Fungible Group Digital Token Identifier (FFG DTI) to track all implementations of TOTO Token across different networks.

	Regular updates based on data from the Digital Token Identifier Foundation.
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Additional Marketing Materials

The following content constitutes Additional Marketing Materials and forms part of the White Paper International Edition. This material is provided for informational purposes only and does not constitute financial, investment, or legal advice. It is not intended as an offer to sell or a solicitation to buy any financial instruments.

The information presented herein is subject to change and should not be relied upon as the sole basis for any investment decision.



Introduction

Toto Finance – Total Tokenization is reshaping the future of asset ownership by embracing the principle of **freedom of ownership**. Just as Wikipedia democratized access to information, Toto Finance – Total Tokenization is breaking down barriers to real-world asset (RWA) ownership, making traditionally illiquid and exclusive assets accessible to a global audience. By tokenizing gemstones, commodities, collectibles, financial instruments, real estate, and other previously inaccessible assets, the platform opens up new opportunities for both individual and institutional investors.

Our mission is to create a decentralized ecosystem where ownership is reimagined—removing traditional constraints and ensuring security, transparency, and accessibility at every step. Whether for individuals seeking unique investment opportunities or institutions looking to diversify portfolios, Total Tokenization offers an intuitive and seamless way to manage assets in a borderless digital economy.

With a strong emphasis on scalability, interoperability, and ethical asset sourcing, Total Tokenization is redefining how people interact with valuable assets. By making investment opportunities more inclusive and accessible, we are shaping a future where ownership is no longer a privilege but a right, empowering users to take full control of their financial destinies.

Vision

To establish **Freedom of Ownership** as the new standard by leveraging blockchain technology to tokenize real-world assets. Total Tokenization envisions a future where individuals and institutions can seamlessly own, trade, and invest in assets without barriers—ensuring security, liquidity, and accessibility in a decentralized economy.

Mission

To create a borderless, decentralized ecosystem that empowers users with direct asset ownership via tokenization. **Total Tokenization** eliminates reliance on intermediaries, ensuring secure, global, and scalable access to tokenized diamonds, gold bars, gemstones, commodities, carbon credits and financial instruments across multiple blockchain networks.



Total Tokenization – Empowering Ownership, Redefining Investment

Toto Finance – Total Tokenization is at the forefront of the **tokenization revolution**, creating a visionary platform that harmonizes the best aspects of blockchain and traditional finance. With a robust foundation and a bold new direction, Total Tokenization expands its scope to include gemstones, commodities, collectibles, financial instruments, real estate and previously inaccessible assets. This diversity creates unparalleled opportunities for investors worldwide, breaking down barriers and democratizing access to high-value markets.

The TOTO token is a cornerstone of this transformation, offering innovative utilities such as Own-to-Earn rewards, the Asset Boost refueling model, and multichain capabilities. These features enhance interoperability, drive secondary market growth, and ensure the platform's sustainability. Coupled with a commitment to regulatory compliance and cutting-edge security, Total Tokenization delivers a frictionless and trustworthy user experience. By championing the freedom of ownership, Total Tokenization empowers individuals and institutions to embrace a decentralized and inclusive economic future. Through innovation, collaboration, and a relentless focus on user empowerment, Total Tokenization is redefining what it means to own and invest in real-world assets.

Real-World Asset Tokenization: The Opportunity

Tokenization is redefining how real-world assets (RWA) are owned, traded, and utilized in financial markets. By converting physical assets into secure digital representations on the blockchain, tokenization introduces fractional ownership, increased liquidity, and global accessibility—unlocking investment opportunities that were previously limited to institutional investors and high-net-worth individuals.

The outlook for tokenization over the next decade is extraordinarily bullish, with multiple industry analyses projecting trillions of dollars in tokenized assets by 2030. The shift toward digitized ownership, increased liquidity, and enhanced financial inclusion is being driven by a convergence of technology, regulatory advancements, and institutional adoption.

Explosive Growth Projections

Experts widely agree that **tokenization is on track to become a multi-trillion-dollar market**. Various projections include:

- **Boston Consulting Group (BCG) & ADDX: \$16 trillion in tokenized illiquid assets by 2030, equating to 10% of global GDP.**
- **World Economic Forum (WEF): 10% of the world's GDP could be stored on blockchains by 2027.**
- **McKinsey & Co.: \$2 trillion in tokenized assets by 2030 (base case), \$4 trillion in a bullish scenario.**
- **21Shares Research (21.co): Projections range from \$3.5 trillion (bear case) to \$10 trillion (bull case) in tokenized assets by 2030.**
- **Roland Berger (2023 analysis): The market will "significantly exceed \$10 trillion by 2030", redefining asset management entirely.**
- **Coinbase Institutional Outlook (2024): Tokenized RWAs surged from ~\$8.4B (2023) to ~\$13.5B (2024) (excluding stablecoins). The sector is projected to hit \$2–\$5 trillion by 2028, with upside potential up to \$30 trillion.**

Despite variations, the common theme is clear: **tokenization is scaling at an exponential rate**, transforming financial markets in the process.

Key Drivers Fueling Tokenization Growth

Institutional Adoption

- **BlackRock**, JPMorgan, HSBC, Goldman Sachs, Siemens, and Standard Chartered are actively developing tokenization strategies.
- **Larry Fink (BlackRock CEO)** calls tokenization “the next generation for markets”, predicting it will transform stocks and bonds.
- **Monty C. M. Metzger (LCX)** said about tokenization “everything that can be tokenized, will be tokenized”.
- **Siemens** issued a **€60 million digital bond** on the Polygon blockchain in 2023 under Germany’s eWpG Act, showcasing corporate adoption of tokenized securities.

Regulatory Clarity & Legal Recognition

- **EU DLT Pilot Regime (2023)** allows regulated exchanges to handle tokenized securities.
- **Germany’s eWpG Law (2021)** explicitly legalized blockchain-based bonds, leading to corporate issuances by major firms.
- **Dubai’s VARA, Singapore’s MAS, and Hong Kong’s SFC** have introduced regulatory frameworks to support tokenized assets.

Technological Maturity & Blockchain Innovations

- **Layer-2 scaling solutions** (e.g., Polygon zkEVM, Arbitrum, StarkNet) **enable high-speed, low-cost tokenization transactions**.
- **Smart contract-based compliance** (e.g., ERC-3643, DAML) ensures regulatory conformity for tokenized securities.
- **Amazon Web Services & Avalanche partnership (2023)** allows enterprises to roll out scalable blockchain solutions.

Market Demand for Liquidity & Access

- **Tokenization enables fractional ownership**, allowing investors to buy fractions of high-value assets (e.g., real estate, fine art, bonds).
- **24/7 trading of tokenized RWAs** reduces settlement times from days to seconds and improves market efficiency.
- **Tokenized real estate**, private equity, and structured products open previously illiquid markets to a global investor base.



Cost Efficiency & Financial Innovation

- Blockchain-based settlement reduces infrastructure costs by **\$15–\$20 Billion annually**.
- **Programmable securities** automate interest and dividend payments, improving capital efficiency.
- **DeFi integration** unlocks new financial use cases, including lending, borrowing, and collateralization of tokenized RWAs.

The Road to Mass Adoption (2025–2030)

Between **2025 and 2030**, tokenization is set to **transition from an early-stage industry to a mainstream financial infrastructure**. With governments, banks, and institutional players adopting blockchain-based financial products, tokenized assets will increasingly become the default standard for ownership, trading, and financial structuring.

As **Larry Fink (BlackRock)** stated in early 2024:

"Every stock, every bond, every real-world asset will eventually be on one general ledger."

The time for **tokenized real-world assets is now** – and **Toto Finance is leading the charge** toward a **borderless, on-chain asset economy**.

Key Advantages of Tokenization

Liquidity & Market Efficiency

Traditional **real-world assets**—whether **diamonds, real estate, or fine art**—are typically **illiquid**. Tokenization enables:

- **24/7 trading** on global marketplaces, eliminating delays in buying, selling, and collateralizing assets.
- **On-chain verification**, reducing inefficiencies and increasing trust and market confidence.

Transparency & Security

- **Blockchain's immutable ledger** ensures verifiable ownership history, reducing risks of fraud and counterfeiting.
- **Smart contracts** automate transactions, providing tamper-proof execution with zero reliance on intermediaries.

Accessibility & Fractional Ownership

- **Lower investment thresholds** make previously exclusive asset classes—such as luxury goods, real estate, and fine art—available to a broader audience.
- **Fractional ownership models** allow investors to own portions of high-value assets, making them more affordable and tradeable.

Cost Efficiency & Direct Transactions

- Traditional **asset transactions** involve brokers, banks, and legal firms, inflating costs.
- Tokenization follows a **"Direct-to-Consumer" model**, eliminating intermediaries and reducing transaction fees.

Global Reach & Cross-Border Trading

- **Blockchain technology** enables seamless, jurisdiction-free transactions, breaking down barriers in traditional financial systems.



- **Tokenized assets** can be bought, sold, or transferred instantly, unlocking borderless investment opportunities.

Unlocking Illiquid Assets

- Tokenized **RWAs** can be used as collateral in DeFi, unlocking lending, borrowing, and yield-generation opportunities.
- **Bridging TradFi & Web3** – Real-world asset tokenization merges traditional finance (TradFi) with blockchain-based finance, creating a new paradigm for investment.

Tokenized Asset Classes & Their Growth Potential

The tokenization of real-world assets is experiencing rapid growth across multiple sectors, with institutional adoption accelerating and blockchain-based financial instruments becoming more mainstream. From gold and bonds to real estate and carbon credits, tokenization is unlocking trillions in value, creating new investment opportunities, and increasing liquidity in traditionally illiquid markets. The following key highlights illustrate the scale and impact of this transformation:

Gold Tokenization Has Surpassed \$1 Billion, demonstrating institutional adoption and demand for on-chain stable assets.

Tokenized Bonds & Treasuries Have Grown Rapidly, with governments and corporations issuing multi-million-dollar digital securities.

Real Estate Tokenization Expected to Exceed \$10 Trillion, transforming property ownership into a liquid, accessible asset class.

Carbon Credit Tokenization to Reach \$10+ Billion by 2030, driving on-chain ESG investments and corporate sustainability goals.

Lithium & Industrial Commodities Entering Tokenization, opening new markets for raw material investment and supply chain finance.

Commodities: Gold, Silver, Diamonds, Lithium & Industrial Materials

- **Diamonds as Tokenized Assets:** Unlike fungible metals, diamonds require unique valuation models. Toto Finance pioneered the ERC-721-based 1:1 tokenization model, providing full ownership and redemption rights for investors. The global diamond market is valued at over **\$80 Billion**, making tokenization a significant opportunity to enhance liquidity for investors.
- **Gold Tokenization:** The market for tokenized gold has grown rapidly, with major players issuing gold-backed tokens representing ownership of physical gold stored in vaults. The gold market alone is valued at over **\$13 trillion**. The growing demand for digital gold reflects investor interest in stable, inflation-hedged blockchain assets that can be traded 24/7 without traditional financial intermediaries. Given the substantial size of the physical gold bar market of **~\$3.2 trillion**, there is significant potential for Toto Finance to expand gold tokenization efforts. By offering 1:1 tokenization of gold bars, Toto Finance can provide investors with a secure and liquid means to engage with gold, potentially increasing the adoption of digital gold assets
- **Silver Tokenization:** While smaller in scale, silver-backed tokens have emerged as a digital alternative for silver ownership, gaining traction as industrial demand increases. The silver market is **\$1.3 trillion**.

- **Lithium & Industrial Materials:** The tokenization of industrial commodities such as lithium, copper, and rare earth metals is gaining momentum. The platinum market is **\$340 Billion**. The launch of lithium tokenization projects demonstrates the potential for fractional ownership of critical raw materials, offering a new investment avenue for strategic resources in high-tech industries.

Financial Assets: Bonds, Equities, & Private Credit

- **Tokenized Bonds:** The global bond market exceeds \$120 trillion, making it one of the largest sectors for tokenization. Governments and corporations have issued multi-million-dollar digital bonds, improving settlement speed, reducing costs, and increasing liquidity. Tokenized bonds offer instant settlement, lower transaction fees, and global access to investors.
- **Private Equities & Investment Funds:** Tokenized investment funds have enabled wider investor participation in traditionally high-barrier markets, reducing minimum investment thresholds and providing secondary market liquidity.
- **On-Chain Private Credit:** DeFi lending platforms are tokenizing trade receivables, corporate loans, and structured credit, bridging traditional finance with blockchain-based yield opportunities. Tokenization improves access to fixed-income products, enabling capital efficiency through decentralized lending markets.

Real Estate: Commercial, Residential, & REITs

- **Real Estate Tokenization:** The \$300 trillion real estate market presents one of the most significant opportunities for tokenization. Projects have already fractionalized ownership of rental properties, hotels, and commercial buildings, allowing for smaller investment sizes and improved liquidity.
- **Institutional Adoption:** Governments and private institutions are backing tokenized real estate projects, supporting a more efficient and borderless real estate investment ecosystem.
- **Projected Growth:** Even if a small percentage of global real estate is tokenized, the potential market is valued in trillions of dollars, making real estate one of the largest categories in the tokenized economy.

Carbon Credits: Blockchain for Environmental Finance

- **Tokenized Carbon Credits:** The voluntary carbon credit market is expected to reach \$10 Billion to \$40 Billion by 2030, with blockchain technology improving traceability, security, and market efficiency.



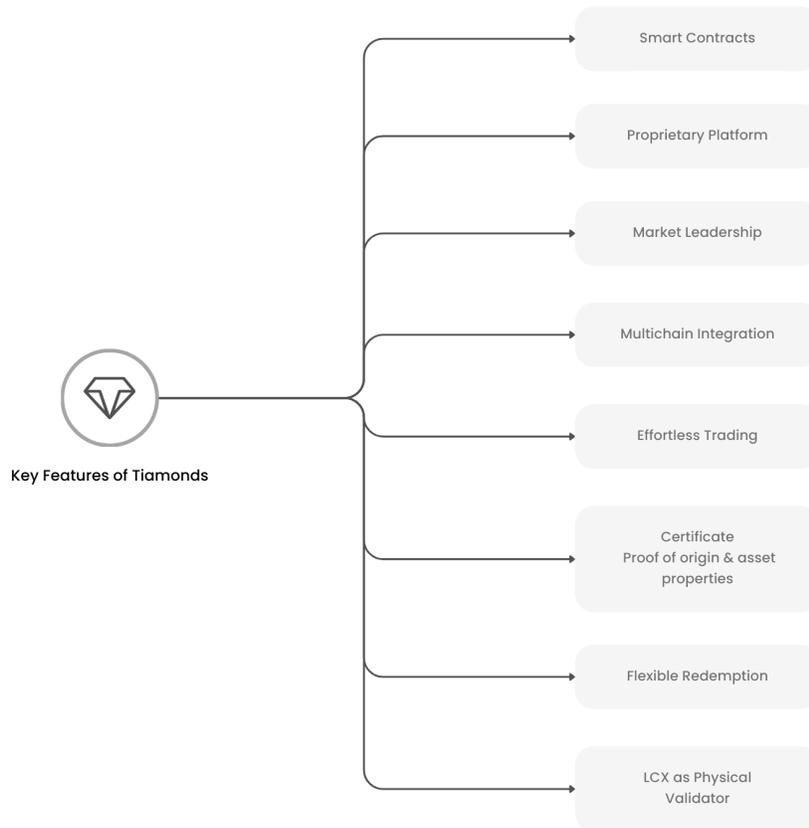
- **Institutional Adoption:** Companies are integrating blockchain-based carbon credit trading, ensuring trust and accountability in sustainability efforts.
- **Projected Impact:** The increased transparency and programmability of tokenized carbon credits make them a key innovation in decentralized ESG investing.

Toto Finance Total Tokenization: Proprietary DeFi Platform

Total Tokenization capitalizes on this **trillion-dollar transformation**, offering an ecosystem where **investors directly own tokenized assets**—unlike competing platforms that require an **SPV (Special Purpose Vehicle)** as an intermediary.

By integrating **secure, transparent, and efficient ownership structures**, **Total Tokenization** is at the forefront of **real-world asset digitization**—empowering users to unlock **unprecedented investment potential** while embracing **freedom of ownership**.

Toto Finance has redefined how real-world assets are tokenized, establishing itself as the **largest diamond tokenization platform globally**. By leveraging blockchain technology, it bridges the gap between traditional asset ownership and the efficiency of **Web3** finance, offering a seamless, secure, and efficient investment experience.



Unique Features

- **Smart Contracts:** 6+ robust smart contracts ensure decentralized ownership and advanced functionality, providing users with secure and frictionless transactions.
- **Proprietary Platform:** Years of development lead to the creation of our powerful DeFi platform for tokenization and the tokenized asset marketplace. The platform supports a wide range of tokenized assets beyond diamonds (TotoFinance.co).
- **Market Leadership:** Over **14,000 investable diamonds**, positioning Toto Finance as the global leader in the diamond tokenization market.
- **Multichain Integration:** Initially built on Ethereum, now integrated with Cardano, with plans to expand to Solana, TON, Base and other networks.
- **Effortless Trading:** Digital ownership eliminates the need for physical movement, reducing logistical complexities and associated costs.
- **Physical Validator:** Toto Finance partner, LCX, is the first Physical Validator worldwide under the Liechtenstein Blockchain Act, ensures the authentication and verification of each diamond with certified expertise, bridging traditional markets to blockchain innovation.
- **GIA Certified Diamonds:** Assets are **certified by GIA and insured by Lloyd's**, backed by verifiable certifications, ensuring authenticity and trust.
- **Flexible Redemption:** Physical diamonds can be redeemed at any time, offering users full control over their assets.
- **Direct Asset Ownership:** Unlike most RWA tokenization platforms that rely on Special Purpose Vehicles (SPVs), where investors hold tokens representing shares in a company that manages the asset, Toto Finance enables direct asset ownership. Each asset is individually tokenized on-chain, ensuring that holders are the rightful owners of both the physical asset and its digital twin representation. This eliminates reliance on intermediaries, reducing counterparty risk while ensuring full legal enforceability. Token holders can trade, hold, or redeem their asset at any time, reinforcing security and liquidity.

By blending innovation with transparency and security, Toto Finance has established itself as a benchmark and leader in the tokenization industry. Its platform is designed to evolve, supporting diverse assets while empowering users to embrace the freedom of ownership.

The Toto Finance – Total Tokenization platform is designed to ensure accessibility, efficiency, and financial inclusion through:



Direct Ownership & True Asset Backing – Unlike many platforms that require an SPV (Special Purpose Vehicle), Total Tokenization provides 1:1 asset-backed tokens, ensuring investors hold actual ownership rights over their tokenized assets.

Borderless & 24/7 Market Access – Digital ownership allows for frictionless, global trading of tokenized RWAs, eliminating geographical and regulatory bottlenecks.

Enhanced Liquidity & Secondary Market Growth – Tokenization makes previously illiquid assets instantly tradable, reducing resale complexities and unlocking new financial utilities.

Security & Transparency – Immutable blockchain records ensure tamper-proof asset verification, minimizing risks of fraud, counterfeiting, or opaque pricing models.

Total Tokenization Process

Total Tokenization follows a structured and transparent **tokenization process** that ensures every asset is **securely acquired, validated, digitized, and stored** while maintaining full ownership rights. By leveraging blockchain technology and institutional-grade custody, Total Tokenization bridges the physical and digital worlds, unlocking liquidity and accessibility for real-world assets.

Asset Onboarding of Physical Assets

Before an asset can be tokenized, **Total Tokenization acquires the physical asset** directly from **trusted suppliers, certified vendors, or institutional sources**.

Beyond direct acquisition, Total Tokenization also enables a marketplace-driven approach, where partners, businesses, and marketplace participants can list physical assets for tokenization. **Toto Finance is becoming the “Amazon of Tokenization”**: A decentralized marketplace where verified sellers can list diamonds, luxury goods, fine art, real estate, and financial instruments for tokenization.

The selection process prioritizes:

Authenticity & Quality: Only high-value, verifiable assets (e.g., diamonds, gold, real estate, financial instruments) are selected.

Provenance & Compliance: Assets undergo **strict due diligence** to ensure legal sourcing, regulatory adherence, and fraud prevention.

Market Readiness: The asset is assessed for **valuation, liquidity potential, and investor demand** before onboarding.

Physical Custody – Secure Vault Storage

Once acquired or validated, the asset is **physically secured in high-security vaults to guarantee its integrity and safety**.

Vault Storage: Assets are stored in high-security facilities in Liechtenstein or Switzerland, ensuring compliance with financial regulations.

Insurance Protection: Lloyd’s of London-backed insurance covers potential loss, theft, or damage, reinforcing investor trust.

Custody Transparency: Investors receive certified proof of ownership and real-time tracking of their asset’s status.

Physical Validation – Verification & Certification



Before an asset is tokenized, the asset will be **authenticated and validated** by Toto Finance and a registered Physical Validator. LCX is the first registered Physical Validator under the Liechtenstein Blockchain Act, plays a critical role in:

Authenticating Asset Legitimacy – Ensuring each asset meets the highest certification standards (GIA, LBMA, etc.).

Regulatory Compliance – Validating that the asset is legally recognized and aligns with tokenization laws.

Transparency & Auditability – Issuing independent verification reports, enhancing market confidence in the tokenized asset.

Tokenization – Creating the Digital Twin

Once verified, the asset is **converted into a secure, blockchain-based digital twin** through **tokenization**. This involves:

Minting a Token: Each asset is **assigned a unique non-fungible token (NFT)**.

Embedding Ownership Rights: Smart contracts digitally encode ownership, redemption terms, and trading permissions.

On-Chain Transparency: Blockchain immutably records provenance, transactions, and asset metadata, ensuring trust.

Digital Custody – Secure Blockchain Storage

After tokenization, the digital asset is **securely stored and managed on the blockchain**, ensuring:

Investor Control: Token holders have full ownership over their assets.

Regulatory Security: Tokenized assets at Toto Finance comply with KYC and AML standards and align with jurisdictional guidelines.

Seamless Access & Management: Investors can track, trade, or transfer their tokenized assets at any time.

Tokenized Asset Lifecycle – Utility & Trading

Once on-chain, the tokenized asset becomes fully functional within the Total Tokenization ecosystem, allowing investors to:



Hold & Earn Rewards – Certain assets qualify for the **Own-to-Earn** model, offering periodic token incentives.

Trade Freely – Tokens can be **bought, sold, or gifted** on the **Total Tokenization marketplace** or **external platforms**.

Use as Collateral – Integration with **DeFi lending platforms** enables borrowing **stablecoins against tokenized assets**.

Fractionalized Investing – High-value assets can be **divided into smaller units**, broadening investor access.

Redemption – Converting Digital Back to Physical

At any time, investors can **redeem their tokenized asset for its physical counterpart**, ensuring full **asset-backed value retention**.

Redemption Process:

1. **Ensure Toto Finance account verification** for compliance and ownership validation.
2. **Initiate a redemption request** via the Total Tokenization platform.
3. **Receive shipping details & service fees** for handling and insured delivery.
4. **Send the NFT back to the platform** to trigger the asset retrieval process.
5. **Collect or receive the physical asset** at a secure location.

Note: Once redeemed, the corresponding digital token is **permanently removed from circulation**, ensuring **asset exclusivity and authenticity**.



TOTO Token

The **TOTO Token** is not a new issuance but an upgrade of the TIA Token, which was originally issued on June 5, 2023, under the Liechtenstein Blockchain Laws (TVTG – Token and Trusted Technology Service Provider Act). The TIA Token, introduced as part of the Toto Finance ecosystem, was designed to support tokenized diamonds and real-world assets on-chain. With the expansion into Total Tokenization (TOTO), the TIA Token has evolved into TOTO, bringing enhanced utility, improved scalability, and broader asset support across multiple industries.

TOTO remains an ERC-20 utility token, initially minted on the Ethereum blockchain to ensure high security, transparency, and interoperability. Designed with scalability in mind, TOTO will expand across multiple blockchain ecosystems, incorporating multichain capabilities to enhance accessibility, liquidity, and transaction efficiency.

As part of its roadmap for interoperability, TOTO will integrate with Cardano, Solana, TON, Base, and other leading blockchain networks, allowing users to seamlessly interact with diverse DeFi ecosystems, NFT marketplaces, and tokenized asset trading platforms.

The multichain strategy ensures that TOTO is not limited to a single network, enabling fast, low-cost transactions and broadening its usability across multiple financial and investment environments. This approach reinforces Toto Finance's vision of a borderless tokenized asset economy, where users can manage their holdings flexibly across various blockchain infrastructures.

Token Burn: TIA Token supply will be reduced from current 1,010,000,000 TIA to 1 Billion.

Maximum Supply of TOTO Token: 1,000,000,000 (1 Billion) TOTO tokens.

TOTO Token is the cornerstone of the **Toto Finance – Total Tokenization** ecosystem, unlocking liquidity, incentivizing participation, and enhancing NFT utilities. Whether used for purchasing tokenized assets, earning rewards, or enabling financial instruments, TOTO ensures a seamless, decentralized investment experience.



Toto Finance Token Upgrade: Transitioning from TIA to TOTO

Toto Finance is evolving, and with it, **TIA Token is upgrading to TOTO Token** to power the next phase of **Total Tokenization (TOTO)**. This upgrade enhances scalability, functionality, and multi-chain compatibility while preserving the core principles of security, transparency, and real-world asset ownership.

The **TIA Token**, originally issued on **June 5, 2023**, under **Liechtenstein's TVTG Blockchain Laws**, was designed to support **tokenized diamonds and real-world assets**. As the ecosystem expands beyond diamonds to **gold, silver, real estate, and commodities**, an upgraded token is required to support **broader use cases, improved liquidity mechanisms, and seamless integration with multi-chain networks**.

TOTO is **not a new issuance**, but a **direct upgrade of TIA**—designed to provide **enhanced staking rewards, interoperability, and governance features**, making it the backbone of the **Toto Finance and Total Tokenization ecosystem**.

Key Benefits of Upgrading to TOTO:

- **Seamless Utility Expansion** – TOTO extends beyond diamonds, powering tokenized assets like gold, silver, real estate, and commodities.
- **Enhanced Liquidity & Market Utility** – TOTO is optimized for broader adoption in **DeFi, NFT trading, and tokenized assets**.
- **Multi-Chain Capabilities** – TOTO will integrate across **Ethereum, Cardano, Solana, TON, and Base**, expanding usability and accessibility.
- **Improved Rewards System** – Own-to-Earn **remains at the core**, with additional incentives through **TOTO Boost**, allowing users to extend asset rewards.

How to Upgrade from TIA to TOTO?

The upgrade process is designed to be **simple, secure, and seamless** for all TIA holders.

1. **Visit the Official Upgrade Portal:** www.toto.xyz/upgrade
2. **Connect Your Wallet:** Use **MetaMask, Trust Wallet, or any Web3-compatible wallet** holding TIA tokens.
3. **Approve & Swap:** Authorize the transaction and **convert TIA to TOTO at a 1:1 ratio**.
4. **Confirm the Transaction:** Once confirmed on-chain, you will **receive TOTO in your wallet instantly**.



Important: The TIA Token will be gradually phased out as the ecosystem fully transitions to TOTO. **Upgrading ensures continued access to rewards, staking, and future ecosystem benefits.**

With this **strategic upgrade, Toto Finance is evolving into a fully decentralized, multi-chain asset tokenization platform**, setting new standards for **security, accessibility, and liquidity in the digital asset space.**

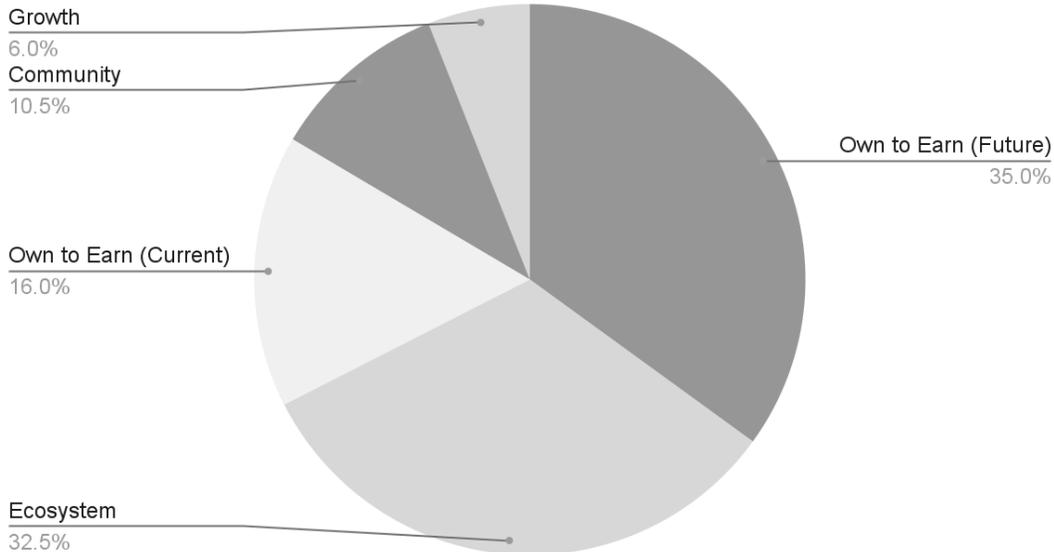
Tokenomics

The fixed total supply of **1 Billion TOTO tokens** ensures scarcity and long-term value appreciation. The allocation structure prioritizes sustainable growth, user rewards, and community-driven expansion, making TOTO a high-utility asset in the evolving tokenized economy.

Total Supply: 1 Billion TOTO Tokens

- 35% – Own-to-Earn Rewards
- 32.5% – Ecosystem Development & Strategic Expansion
- 16% – Own-to-Earn Model (Currently in Circulation)
- 10.5% – Community Rewards and Contributors
- 6% – Marketing & Growth

TOTO Token





35% – Own-to-Earn Rewards

350 Million TOTO Tokens allocated for long-term rewards, incentivizing users to hold and earn passive income through the Own-to-Earn model. This ensures sustained participation, increased token demand, and long-term network stability. TOTO holders benefit from continuous rewards generation, reinforcing a compounding ecosystem effect as tokenized assets grow.

- Long-term passive income stream backed by real-world asset tokenization.
- Staking & rewards encourage long-term holding, reducing circulating supply.
- Higher engagement and retention, ensuring steady adoption and ecosystem growth.

32.5% – Ecosystem Development & Strategic Expansion

325 Million TOTO Tokens are allocated to drive innovation, partnerships, and technological advancements across the ecosystem. This includes R&D, liquidity incentives, protocol upgrades, and new asset class integration (e.g., new tokenized assets, financial assets, and luxury collectibles).

- Direct funding for platform innovation, ensuring TOTO remains at the forefront of RWA tokenization.
- Supports key partnerships and blockchain integrations, increasing token utility.
- Liquidity initiatives attract institutional and retail investors, enhancing market depth.

16% – Own-to-Earn Model (Currently in Circulation)

160 Million TOTO Tokens are actively distributed through the Own-to-Earn program, rewarding early adopters and tokenized asset holders. This ensures fair distribution while incentivizing asset tokenization and long-term participation.

- Early adopters benefit from consistent rewards, boosting retention.
- Provides liquidity and utility to the ecosystem, ensuring ongoing engagement.
- Proven token distribution mechanism, reinforcing sustainable tokenomics.

10.5% – Community Rewards and Contributors

105 Million TOTO Tokens dedicated to early adopters, active contributors, influencers, KOLs, and early supporters.

- Encourages community-led innovations, strengthening ecosystem longevity.
- Provides incentives for active participation, aligning stakeholders with long-term success.

6% – Marketing & Growth



60 Million TOTO Tokens allocated for strategic marketing, user acquisition, and ecosystem awareness. This includes global outreach, token adoption campaigns, institutional onboarding, and ecosystem incentives to drive mass adoption.

- Expands TOTO's reach in global markets, accelerating adoption.
- Attracts both institutional and retail investors, boosting token liquidity.
- Increases TOTO token demand, reinforcing long-term value appreciation.



TOTO Utility and Incentives

The Toto Finance Total Tokenization platform operates on a robust and transparent utility model designed to sustain operations, reward participants, and fuel growth across the ecosystem. The model ensures a balanced and efficient distribution of resources, incentivizing participation from all stakeholders.

Transaction Fees

- A nominal fee is applied to all transactions involving tokenized assets on the platform.
- These fees are distributed among TOTO token holders, asset providers, and the platform itself to support ongoing development and maintenance.

Minting and Redemption Fees

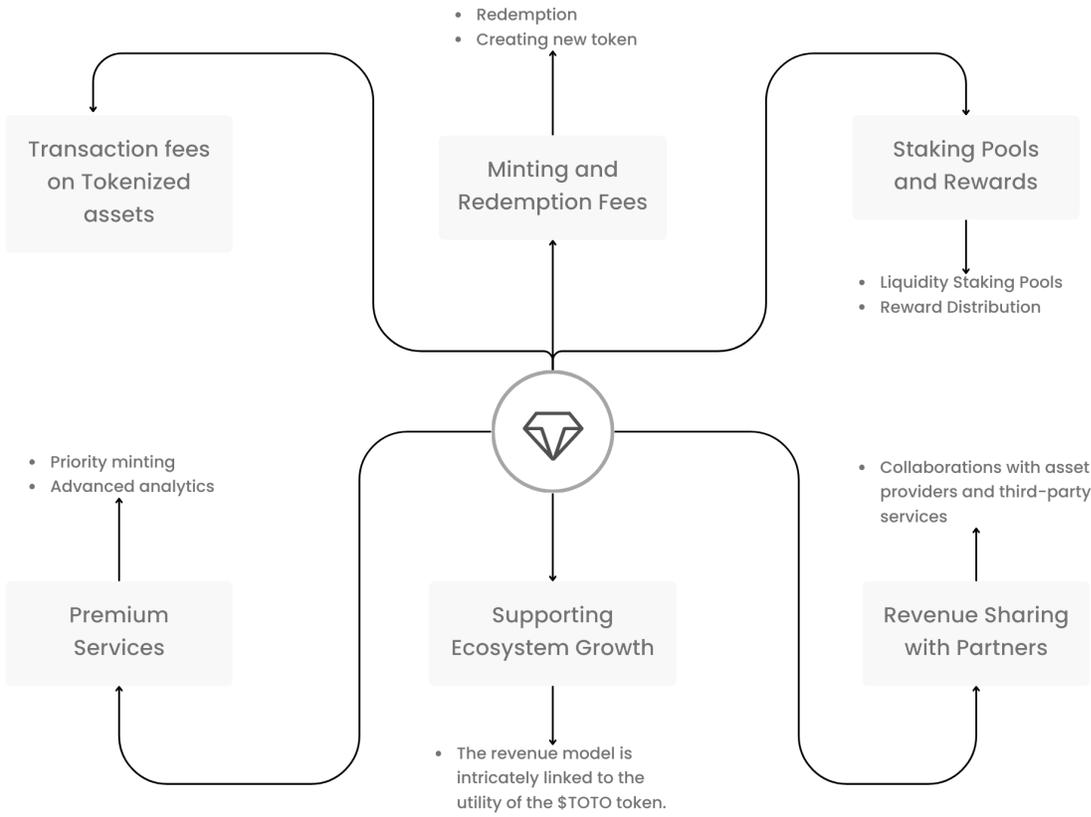
- Fees are charged for creating new tokenized assets (minting) and redeeming physical assets.
- These fees help cover costs related to storage, insurance, and regulatory compliance.

Staking Pools and Rewards

- **Dedicated Staking Pools:** Users can lock their TOTO tokens in staking pools to earn rewards, contributing to platform liquidity and stability.
- **Liquidity Staking Pools:** Incentives are provided for liquidity provision on trading pairs, reducing slippage and enhancing market depth.
- **Reward Distribution:** A portion of transaction and platform fees is allocated to staking rewards, incentivizing long-term participation and commitment.

Premium Services

- The platform offers premium features, such as priority minting, advanced analytics via the Investor Dashboard, and tailored investment strategies for a subscription fee.



The utility model is intricately linked to the utility of the TOTO token. By driving demand through transaction fees, staking rewards, and mandatory purchases for asset listing, TOTO ensures a sustainable and thriving ecosystem. These mechanisms create a virtuous cycle of liquidity, growth, and innovation, positioning Total Tokenization as a leader in tokenized asset ecosystems.



Own to Earn Model

The Own to Earn model was first introduced with the launch of Toto Finance using TIA tokens. It has been a highly successful rewards system, providing real incentives for holding tokenized assets. Due to its success, we are expanding this model beyond diamonds to include every newly issued asset on the Toto Finance Marketplace, such as gold, silver, granite, carbon credits, and more.

TOTO rewards are attached to every newly issued NFT on the platform. The first buyer of the NFT can claim the allocated TOTO rewards at any time. If the NFT is resold on the secondary market, and TOTO rewards were not fully claimed, the new owner inherits the remaining unclaimed rewards. 1 TOTO per minute is distributed to the asset holders until the full reward allocation is completed. The reward structure is customized per asset, collection, or item—it is no longer fixed at 2 million minutes. Rewards start immediately after the asset is tokenized and listed on the marketplace. Owners can claim their TOTO rewards anytime via the Toto Finance dApp.

Asset Boost Model

The Asset Boost Model has never been done before and is **an industry-first** that enhances the Toto Finance platform by introducing a way to extend the rewards cycle for tokenized assets. This unique functionality allows NFT holders to "refuel" their assets by reallocating TOTO tokens to the reward pool before resale, creating new earning opportunities and making secondary sales more attractive.

With TOTO, Own to Earn is more dynamic than ever—rewarding both initial buyers and secondary market participants, while opening new opportunities for asset holders.

Asset owners can deposit TOTO tokens into the NFT's reward pool, effectively "recharging" it with new rewards. The refueled asset will then continue generating rewards for its next owner, increasing its market appeal and liquidity. Buyers are incentivized to purchase refueled assets as they come with an additional reward opportunity.

This mechanism encourages active participation in the marketplace, giving holders more control over the desirability and value of their assets.



Key Benefits of the Asset Boost Model

- Boosts Secondary Market Sales – Buyers are more likely to purchase assets that come with active rewards.
- Increases Liquidity & Value – Holders can enhance their NFT's appeal by refueling it with TOTO tokens.
- Encourages Long-Term Engagement – The ability to refuel assets fosters a more dynamic and rewarding ecosystem.
- Puts Power in the Hands of Holders – Sellers can strategically refuel their assets to make them more competitive on the marketplace.

This groundbreaking feature ensures that Toto Finance NFTs remain valuable and actively traded, reinforcing TOTO's utility and positioning the Own to Earn model as the leading rewards system for tokenized real-world assets.

TOTO Staking

- Encourages long-term commitment by offering staking rewards for locking TOTO tokens in staking pools.
- Contributes to market stability and deepens ecosystem engagement.

Mandatory Utility for Tokenization

- Market participants listing assets for tokenization must purchase TOTO tokens for the reward pool.
- Drives consistent token demand through OTC deals or open-market purchases.

Platform Discounts and Payments

- Offers fee discounts and streamlined payment options for platform transactions.
- Acts as the cornerstone of all economic activities within the Total Tokenization ecosystem.

Pool-Driven Ecosystem

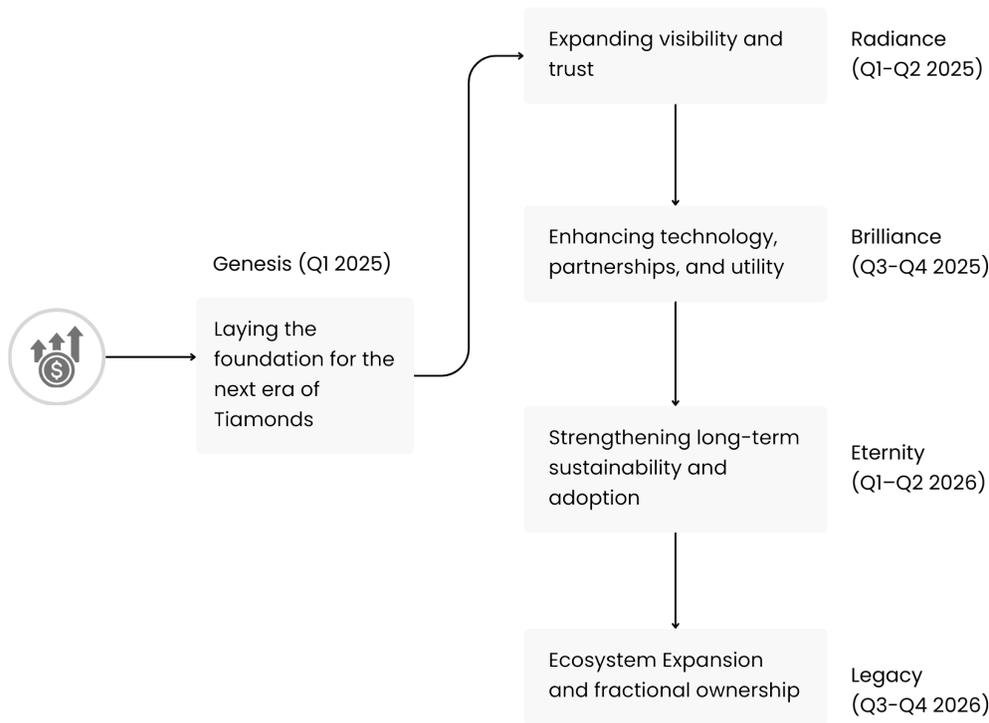
A portion of TOTO tokens is allocated to reward pools, sustaining long-term platform incentives and ecosystem growth.

Roadmap: 2025 – 2030 & Beyond

The evolution of **Total Tokenization** is strategically planned to expand accessibility, enhance liquidity, and integrate a diverse range of real-world assets into the blockchain ecosystem. This roadmap outlines the platform’s key milestones as it transitions from a diamond-focused marketplace to a comprehensive tokenization platform, setting the foundation for a borderless and decentralized financial future.

Building the Future of Tokenized Assets

Each phase marks a significant milestone in the evolution of tokenized assets, paving the way for a borderless financial system where RWAs can be owned, traded, and utilized seamlessly across multiple blockchains and investment ecosystems.



2025 – The Expansion Phase: From Diamonds to Total Tokenization

Laying the foundation for a multi-asset tokenization platform, moving beyond diamonds into precious metals, luxury assets, and institutional-grade financial instruments.



Genesis – Expanding the Vision (Q1 2025)

- **Rebranding** from "Tiamonds – Tokenized Diamonds" to "Toto Finance – Total Tokenization", reflecting the platform's wider scope of tokenized assets.
- **Upgrade** from TIA to TOTO Token, introducing enhanced utility, staking mechanisms, and multi-chain support.
- **Platform Relaunch** with a refined UI/UX, optimized for seamless asset onboarding, trading, and portfolio management.

Radiance – Introducing Tokenized Commodities (Q2-Q3 2025)

- **Launch** of gold, silver, and platinum-backed tokenized assets, offering full transparency, vault-backed security, and redemption options.
- **Institutional** partnerships with asset providers, ensuring authenticity and regulatory compliance.
- **Strengthening** interoperability with Ethereum, Polygon, Base, and expanding towards Solana and TON.

Brilliance – Strengthening Liquidity & Expanding Asset Classes (Q4 2025 – Q1 2026)

- **Expansion** into tokenized gemstones, including rubies, sapphires, emeralds, and rare collectible stones.
- **Introduction** of tokenized luxury collectibles, such as watches, fine art, and rare memorabilia.
- **Enhancing** marketplace liquidity by integrating with leading DeFi protocols, NFT marketplaces, and institutional-grade trading platforms.
- **Development** of TOTO Asset Boost, allowing users to extend rewards on their tokenized assets for increased market engagement.



2026 – 2027: Institutional Integration & Financialization of Tokenized RWAs

The focus shifts towards institutional adoption, fractionalization of high-value assets, and on-chain financial instruments, bridging the gap between traditional finance and blockchain-powered ownership.

Eternity – On-Chain Lending, Borrowing & Institutional Adoption (Q2-Q4 2026)

- **Launch** of a tokenization framework, allowing fractionalized ownership of assets.
- **Integration** of tokenized bonds, equities, and debt instruments, enabling seamless capital markets access via blockchain.
- **Introduction** of lending & borrowing mechanisms, allowing investors to leverage their tokenized assets for liquidity in decentralized finance (DeFi).
- **Scaling** of fractional ownership models, enabling retail and institutional investors to participate in high-value assets with lower capital requirements.

Legacy – Multi-Chain Expansion & Composable Finance (2027)

Further blockchain integrations with leading public and enterprise blockchain networks, making Toto Finance the leading cross-chain tokenized asset ecosystem.

Launch of programmable tokenized assets, allowing RWAs to be utilized in yield-bearing DeFi protocols, staking pools, and derivative markets.

2028 – 2030: Mass Adoption, Real-World Integration & Global Expansion

Bridging physical and digital assets, ensuring full institutional adoption, and making tokenization the new financial standard.

Infinity – The Global Tokenization Standard (2028 - 2030)

Mainstream adoption of tokenized real estate, with tokenized assets becoming a core component of wealth management strategies.



Beyond 2030: The Future of Asset Tokenization

By 2030, Toto Finance aims to be the global leader in tokenized RWAs, providing a borderless financial system where every major asset class is on-chain.

Global Financial Inclusion: A world where anyone, anywhere, can invest in high-value assets without traditional barriers.

Seamless Interoperability: Tokenized assets moving freely between DeFi, CeFi, and institutional platforms.

Fully Composable Tokenized Finance: Real-world assets are seamlessly integrated into automated financial products, revolutionizing capital markets.

As the leading force in real-world asset tokenization, Toto Finance - Total Tokenization is shaping the future of finance — one asset at a time.

DISCLAIMER

This document is a **white paper** intended solely for general informational purposes. It does **not** constitute a legal white paper, investment advice, financial promotion, or an offer to buy or sell any securities, tokens, or financial instruments.

This paper is **not** a MiCAR-compliant legal white paper and has **not** been notified to or approved by any regulatory authority. Any forward-looking statements, projections, or strategic outlines contained herein are subject to change and should not be interpreted as binding commitments.

For legally binding information regarding our token offerings and regulatory compliance, please refer to the official **legal white papers** available on our website.

For **legally binding information** regarding **our token offerings, regulatory compliance, and official disclosures**, please refer to:

- **Tiamonds Token (TIA) Basic Information under Liechtenstein's TVTG Blockchain Laws (June 2023):** [Official TVTG Basic Information Document – https://www.lcx.com/token-information-tiamonds-token/](https://www.lcx.com/token-information-tiamonds-token/)
- **MiCAR-Compliant White Paper (2025):** <http://totofinance.co/doc-imprint>
- **Additional Important Documents:** <http://totofinance.co/doc-imprint>

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