

Easygold Token



**The first Security token revolutionizing gold
investing through participation rights**

Whitepaper V1.0

Disclaimer and abstraction

This Whitepaper aims to present EASYGOLD Token, the first security token revolutionizing gold investment through profit participation rights, to potential investors who want to participate in the upcoming Security Token Offering (“STO”) of Hartmann & Benz, LLC. The information below should not be considered exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring EASG Tokens.

Nothing in this Whitepaper should constitute or construed as a prospectus of any solicitation for investment. The document is not composed in accordance with and is not subject to laws or regulations of any jurisdiction which are designed to protect investors.

Certain statements, estimates, and financial information contained within this Whitepaper constitute forward-looking or Pro-forma statements and information. Such statements or information involve known and unknown risks and uncertainties that may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements.

Abstract

In times of rising inflation reaching levels higher than during the financial crisis in 2008, people are desperately looking for hedging opportunities that can secure their savings against devaluation by delivering a higher yield than the inflation rate.

Since 2000, gold has been one of the best-performing asset classes worldwide, with gains of around 600%, surpassing the returns of the Dow, Dax, real estate, and bonds by a large margin over that same period.

However, like many other commodities in their physical form, gold as a form of investment is not as easily accessible as other assets which can be used as a hedging tool or an investment. While gold futures are a good alternative to physical gold, which has to be stored in vaults and costs fees, they pose a danger for the investor who would need to put up substantial sums of money to maintain the contract (also known as margin) in case the price starts fluctuating too much.

As cryptocurrencies become more popular, the possibility to trade gold-backed stablecoins without a bank, currency, or legal restrictions emerged. Since then, many projects have started to explore the possible applications of gold for the cryptocurrency market. Commodity-backed stablecoins tied to the price of one unit of gold became the most popular option to explore the synergy effects between blockchain and the precious metal and presented everyone with the opportunity to acquire tokenized gold without the need to engage in future trading. Multiple other projects creating Utility tokens for the digitization of gold certificates were launched, promising extraordinary returns to investors.

However, most of the leading stablecoins today are backed by fiat, and commodity backing seems to have fallen out of the picture. Furthermore, we have yet to see a Utility token that has established itself as a revolutionary concept in how we invest in gold.

Security tokens became popular several years ago as a more viable alternative to Utility tokens. They added the needed level of security through regulation that was lacking for utility tokens. However, there are still no prominent projects related to gold or other precious metals on the blockchain markets that are successfully utilizing security tokens.

This is what Easygold Token will change. With Easygold Token, investors will be able to participate in the profits generated from trading physical gold. The project will create the first security token that enables investors to profit from seamless, secure, and profitable gold transactions. 100% of the proceeds collected through the token offering will be dedicated to acquiring high-quality raw gold directly from the producer. A partner network will then process this gold into LBMA-certified 999.9 gold bars. These gold bars will then be traded on the open market with margins of up to 30%. This process allows Easygold Token to reinvest profits into acquiring more raw gold and initiate the same process on a growing scale. Over time, this will result in higher yields for investors.

The token holders will be eligible to profit participation rights amounting to a variable percentage ranging from 5% to 50% of the revenue made by Easygold Token through acquiring and selling the gold bars. The exact percentage will depend on the timeframe, with longer timeframes rewarding higher percentages. The rewards will be paid out in EASG tokens and proportionate to the amount of tokens held by the investors, who will receive them at the end of every calendar year.

Hartmann & Benz, LLC, a District of Columbia limited liability company backed by Hartmann & Benz, GmbH (Germany), is launching the Easygold Token. The Hartmann & Benz team has many years of experience in the gold and precious metals market. We have strong connections to some of the world's top suppliers of raw gold, and we also own a Swiss company that produces high-quality gold bars. We offer a full range of services to gold investors, from acquiring gold to trading and storing it in secure vaults. And now, we're offering a new digital token that allows investors to participate in gold trading profits. Our unique business model means we can buy high-quality raw gold at some of the lowest prices on the market and process it into certified gold bars, benefiting from economies of scale.

The company is dedicated to regular audits and reports by a third party regarding the amount of raw gold acquired and the current storage of raw gold and gold bars. The reports will be published once per year on the investor relations section of the website and will be publicly available.

With Easygold's revolutionary Security token, it plans on greatly increasing the scope of its operational activities, including more gold investment products on a tokenized basis, essentially becoming the standard for gold investing on the cryptocurrency market – and beyond.

Industry overview

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Industry overview

Brief history of gold and its role in society today

Gold has been discovered for over 4000 years BC. Initially, it was used to create decorative objects, but its uses soon widened considerably. Gold quickly became the definition of money - an instrument that held a certain value recognized by everyone and could be used to exchange goods.

Fast forward almost 6000 years forward - gold has taken a central role in how society governs its financial system with the so-called gold standard. The gold standard was a monetary system in which the standard economic unit of account, for example, the U.S. Dollar, was based on a fixed quantity of gold. With this monetary system, an individual holding some paper money could go to a bank and exchange that money for a fixed amount of gold. Under the gold standard, the money supply is tied directly to the supply of gold. This ensures that the amount of money in circulation is essentially dependent on the supply of a limited asset, making its value non-inflationary. This was the mechanism that puts a ceiling on the power of central banks to print new currency at will, a power that is unrestricted today.

However, this created an obstacle during crisis times such as the first world war, forcing some nations to suspend it for a time to fuel their economies with freshly printed money. A process of abandonment gradually began around World War I and fully commenced after the end of the great depression. This essentially gave central banks the power to print new money without repercussions. While it has its advantages - such as the necessity to print new currency in times of economic stagnation to boost the economy – it doesn't come without its adverse effects. We are talking about inflation.

Recent inflation levels

Inflation is approaching dangerous levels — with a record high of 4.5% in 2008, shortly after the financial crisis. We are again closing in on 4% due to the COVID-19 pandemic, its disastrous effects on the global economy, and other geopolitical and economic factors.



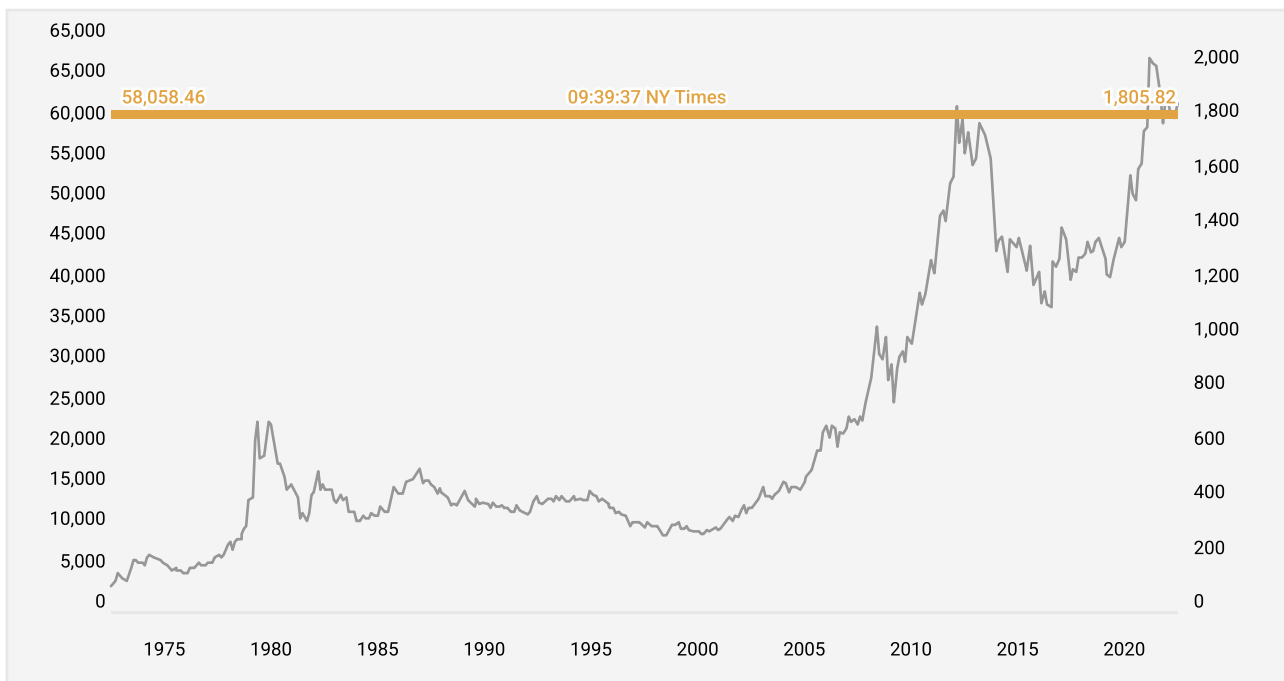
From 2000 to 2021, inflation levels in Europe were relatively stable, with only a few minor fluctuations. However, the all-time high of 4.5% in 2008 could potentially be challenged again in the near future. The model has been updated to reflect the EU's overall index, considering the prices of all contributing factors.

As a result of the rising inflation, people are increasingly looking for options to hedge against it. One of these options is gold.

Gold as an investment and a hedging instrument

Despite abandoning the gold standard, gold as an investment continued to flourish and is regarded as one of the best long-term stores of value today.

Gold has been a strong investment choice worldwide since 2000, with returns of around 600%. This outpaces the Dow, Dax, real estate, and bond markets over that time period. Gold is a wise investment for those looking to grow their wealth.



Since 1975, the price of gold has increased significantly. In 1975, a kg of gold was worth around \$2,500. Today, that same amount of gold is worth nearly \$60,000. This demonstrates the value and stability of gold as an investment.

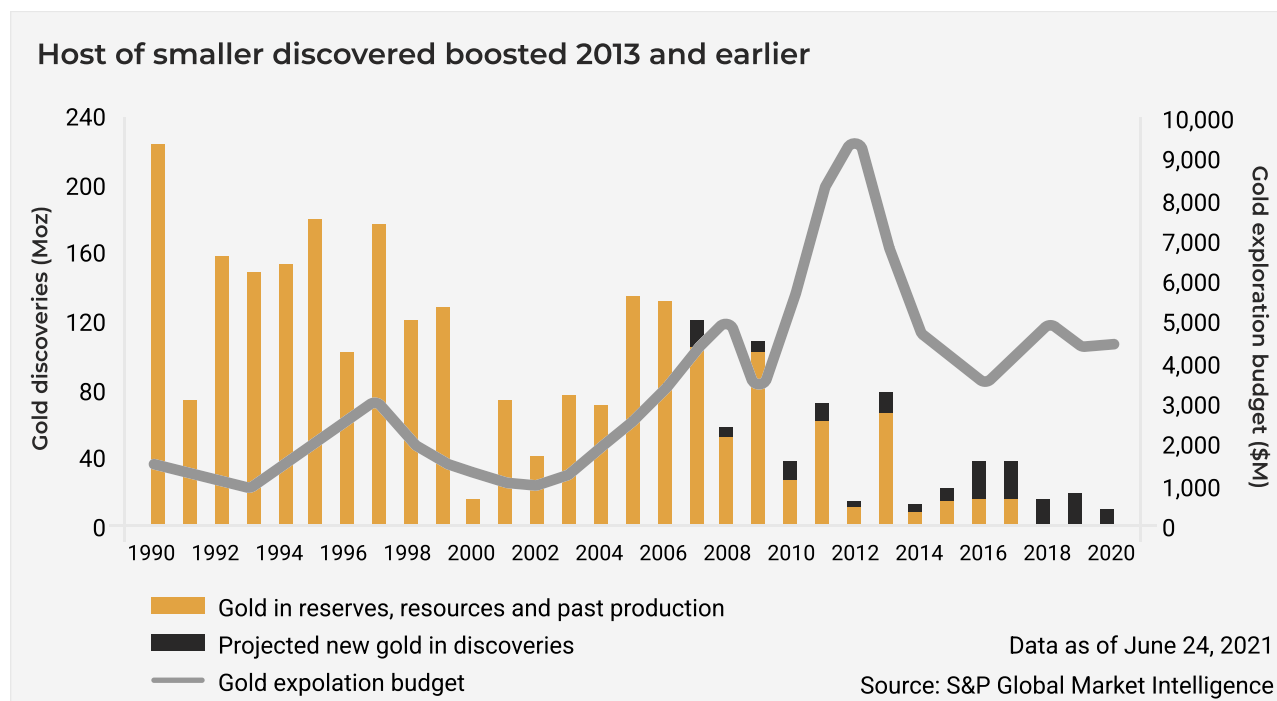
Investors looking to invest in gold directly have to choose between three different options:

- **Acquiring the physical asset.** A popular option among smaller and medium investors, but it can come with a higher cost due to storage. Many investors also choose to insure their gold coins, jewelry, or bars, adding even more to the cost.
- **Purchasing ETF shares.** People can purchase shares of a mutual or exchange-traded fund (ETF) that replicates the price of gold. However, gold stocks and the price of gold have different dynamics and, most importantly, the price of the stock depends on the company as well, which adds additional risks for investors since it is also vulnerable to other forces such as regulations. This makes ETF gold shares a risky endeavor, albeit potentially more profitable than acquiring the physical asset.

- **Trading on the commodity markets.** Investors have a few different options when it comes to trading in this precious metal. One option is to purchase futures contracts, which are agreements to buy or sell gold at a specific price on a specific date in the future. However, this is a more complex strategy that may not be suitable for beginner investors. Additionally, many futures brokers charge high fees, which can eat into profits.

Are gold reserves running out?

Gold is a limited natural resource and the amount of available reserves is gradually getting depleted. The average costs for mining it are also gradually increasing. In 2019, gold mine production in the USA was estimated to be about 200 tons, 11% less than that in 2018. In 2020, we have observed the lowest numbers for the last 3 decades.



Gold is running out: no considerable gold reserves were found over the last 3 years and merely 25 were discovered in the last decade. As a limited commodity, with more and more gold mined and a decreasing number of new sources, the growth in the overall increase in supply is gradually approaching zero.

Gold is a valuable resource that has been coveted by humans for centuries. Its price has traditionally been based on its scarcity and its usefulness in jewelry and other decorative objects. However, in recent years the price of gold has also been based on its use as an investment vehicle, as more and more people have come to see it as a safe place to store their money. This has led to a steady increase in the price of gold, and many experts believe that this trend will continue in the future.

The role of gold on the cryptocurrency market

Since the inception of ICOs, many projects have attempted to explore new ways to combine blockchain and commodities like gold to offer new ways of investing and creating value. These projects have explored utility tokens representing gold certificates traded easily on blockchain-based platforms, gold-backed cryptocurrencies also known as stablecoins, tokens giving the rights of participation in gold funds, and many other concepts. Each of these projects seeks to provide a new way for investors to gain exposure to the value of gold.

However, gold seems to be underrepresented within the crypto space. Since the first stablecoins were backed by fiat, they managed to establish themselves as market leaders, preventing other stablecoins such as commodity-backed from capturing enough shares to compete with them. Furthermore, other concepts based around the creation of a Utility token never managed to capture momentum, and many turned out to be unsustainable.

Despite that, the unfolded potential for gold in the cryptocurrency space remains high - and not only as a commodity playing the role of a backing asset for a digital currency. The advantage of cryptocurrencies to liberate transactions from currency restrictions and banks and make investment assets more easily obtainable without intermediaries like brokers offers the possibility to lower the entry barriers to gold investing dramatically.

Issues and Challenges

The main issues that potential investors in gold are currently facing include:

INFLATION

The high inflation levels and negative interest rates that are currently plaguing many economies are forcing people to look for alternative storage of value to fiat money. Gold is among the most preferred alternatives, with gains of over 600% since 2000, but it is not easily accessible for the average and small investor. The few currently available options have their shortcomings, and the better ones require some degree of experience to be effective. Furthermore, the gold market is still vulnerable to speculation and volatility, making it even less accessible for inexperienced players.

UNDERREPRESENTATION

The cryptocurrency space has seen multiple projects that have failed to address the issues faced by small investors when investing in gold. Commodity-backed stablecoins pegged to the price of gold are a successful concept, yet their overall market cap is negligible compared to other fiat-backed stablecoins. Gold offers a better alternative to hedge against inflation than fiat-backed stablecoins, but it is still underrepresented within the cryptocurrency space.

Despite being the most successful concept connecting the crypto market to gold, the gold-pegged coins have not been very successful in connecting the crypto market to gold, but they do not offer much potential for high gains. Their purpose is mainly to provide a hedging opportunity.

NO TRACTION

The problem with previous cryptocurrency projects that tried to create utility tokens to tokenize gold certificates and make them easily tradable on a blockchain-based online platform, as well as other concepts attempting to bridge the gap between blockchain and gold, was that they never gained traction. Furthermore, despite the popularity and potential of security tokens to offer a completely regulated and safe way for people to participate, we have yet to see a token offering these advantages.

There is a clear demand for a solution that makes it easier for everyone to invest in gold, allowing all investors to participate equally.

The solution

The Easygold Token is a project created by Hartmann & Benz, LLC and backed by a German company Hartmann & Benz, GmbH. Hartmann & Benz, GmbH is a highly reputable and fully licensed company with a long history of success in the precious metals market in the European markets.

The company has created the first security token that aims to make gold investing accessible and profitable for all investors without the hassle of trading futures or having to deal with storage. The token supports the company's current, provenly successful operation model and allows it to scale further to much greater heights.

- 1 Investors purchase EASG tokens at the private or main sale through a secured ERC 1400 Ethereum Smart Contract. 100% of the proceeds collected through the security token offering are dedicated towards the acquisition of high-quality raw gold directly from carefully selected mines in various regions. Raw gold is usually mined as gold freckles and contains many other materials that prevent it from being processed on its own. It is then transformed into pure gold through a tried & tested process that meets or exceeds industry standards in terms of environmental and process efficiency. This process filters out any other unnecessary elements and gives the gold a greater market price that is, on average, around 25-30% higher than the value of raw gold obtained directly from the mines.
- 2 The gold is then processed by one of the two refineries of the Harmann & Benz group into LBMA (London Bullion Market Association) certified 999.9 gold bars. The LBMA is an international trade association representing the global Over The Counter (OTC) bullion market. LBMA is defined as "the global authority on precious metals". It is the most reputed organization within the market for precious metals today.

- 3 The gold bars are then sold on the open market at a higher price than the raw gold, thus completing the cycle and resulting in profit for Easygold Token. The profit is then reinvested again in the acquisition of raw gold and the same process is initiated again. This system ensures that Easygold Token holders always have a steady stream of revenue coming in, as well as a steadily increasing asset value.
- 4 The growth of the token is exponential because all of the profits (minus the dividends paid to token holders) are reinvested - every new cycle starts with a higher initial investment than the previous one. The token thus has the potential for exponential price increase over time while securing a solid floor.

Easygold Token is designed to make it easier for people to invest and participate in gold yields, which have been providing returns for investors for decades. The blockchain allows us to conduct a more democratic and accessible fundraising process compared to traditional IPOs. This offers a win-win scenario for us and our potential investors - more capital for the acquisition of raw gold, translating into better prices of raw gold directly at the point of production due to the improved economies of scale. For the investor, this means higher returns through greater margins that are paid out regularly.

Problems and solutions at a glance

INFLATION

High inflation levels and negative interest rates have led to an increased demand for hedging opportunities. However, the barriers to entry for gold investing remain high.

SOLUTION

Easygold Token provides an innovative and easy way for every investor who qualifies for the token sale to simply acquire a digital asset that represents gold and has a solid price floor while offering high returns in the form of passive income through profit participation. By investing in the acquisition of raw gold at a low price and on a large scale, investors have a high level of security without sacrificing returns. There are no storage, set-up, or recurring monthly fees involved. What is more, Easygold will acquire full-risk insurance by Loomis and Willis Towers Watson, the report for which will be published officially once the insurance has been confirmed.

UNDERREPRESENTATION

Despite its potential, gold is underrepresented within the cryptocurrency space. Commodity-backed stablecoins pegged by gold are successful, but lack adoption compared to fiat-backed or other types of stablecoins. Furthermore, they do not offer any returns for the investor except in staking or yield farming.

SOLUTION

The EASG token offers a solid floor with high potential returns, based on the successful operational model of the Easygold Token company. Investors will earn profit participation rights from the company's profits, distributed proportionally based on their current stake in EASG tokens.

NO TRACTION

Lack of successful implementation of Utility or Security tokens that are bound to gold as an asset.

SOLUTION

Easygold Token combines the advantages of traditional securities such as high reliability for investors with the operational efficiencies and freedom of transactions of digital currencies. While Utility tokens do not offer any guarantees for investors and are loosely regulated, security tokens solve this issue at the cost of stricter restrictions regarding the marketing activities of the project and the investors who can participate.

The goal of our project is to provide all investors who meet the criteria for our token offering the ability to invest in gold easily and cheaply, without needing any prior knowledge. Our project offers high potential returns on investment.

Our standards

Our bars are not only of the very highest certified purity, but they also meet all environmental criteria and laws within the industry. We guarantee that the mining process is in accordance with all recommended measures for nature preservation and the minimization of CO2 emissions.

How it works — for investors

The process for investors who are eligible to participate in the token sale is quite simple.

- 1** John is an investor who qualifies for the Easygold Token sale and wants to purchase EASG tokens.
- 2** John visits the proprietary web application developed by Easygold Token and purchases 10,000 EASG tokens at \$0.90 (10% discount) each during the pre-sale. John now holds 10,000 EASG tokens and is eligible to profit participation rights.
- 3** The money John has invested is kept in an Escrow agreement by a third party. An Escrow agreement invokes an independent third party, called an escrow agent, who holds an asset of value until the specified conditions of the contract are met. This means that before the sale has concluded, Easygold Token has no access to the funds. This is to prevent possible fraudulent behavior on behalf of the issuing party and offers the utmost security for investors.
- 4** The sale concludes and Easygold Token is successfully funded. The fiat money is released and the operational cycle of gold acquisition, processing, and selling for profit is initiated by Easygold Token. The company behind Easygold Token will provide transparent status updates about the operational cycle so that the investor can track the values of the underlying asset.
- 5** In the web app, John has an overview of how many EASG are currently in circulation, giving him information about his share of the total token supply, and allowing him to calculate the potential returns.

- 6 Easygold Token publishes its regular profit report, allowing John to see the reward he is entitled to. Assuming that he holds 1% of the total tokens in circulation, he will receive 1% of the profit of Easygold Token dedicated to investors. The total profit that is paid out as dividends distributed among investors is based on a yearly grading scale as follows:

| Years | Profit participation percentage from the total profit for the period |
|----------|--|
| 1 year | 5% |
| 3 years | 15% |
| 5 years | 20% |
| 7 years | 35% |
| 10 years | 50% |

The longer John owns his EASG tokens, the higher the annual profit participation right percentage he is granted.

For example, let's assume that at the end of the first year, the net profit of Easygold Token is \$1,000,000. Since the profit participation percentage is 5% in the first year, \$50,000 are distributed among investors. Assuming that John is the only investor, he receives the full amount paid out in tokens (at a constant price of the token at \$1, he receives 50.000 EASG tokens).

Assuming the same example but with 500 investors who contributed the same amount, the \$50,000 now is distributed among them (every investor receives 100 EASG tokens).

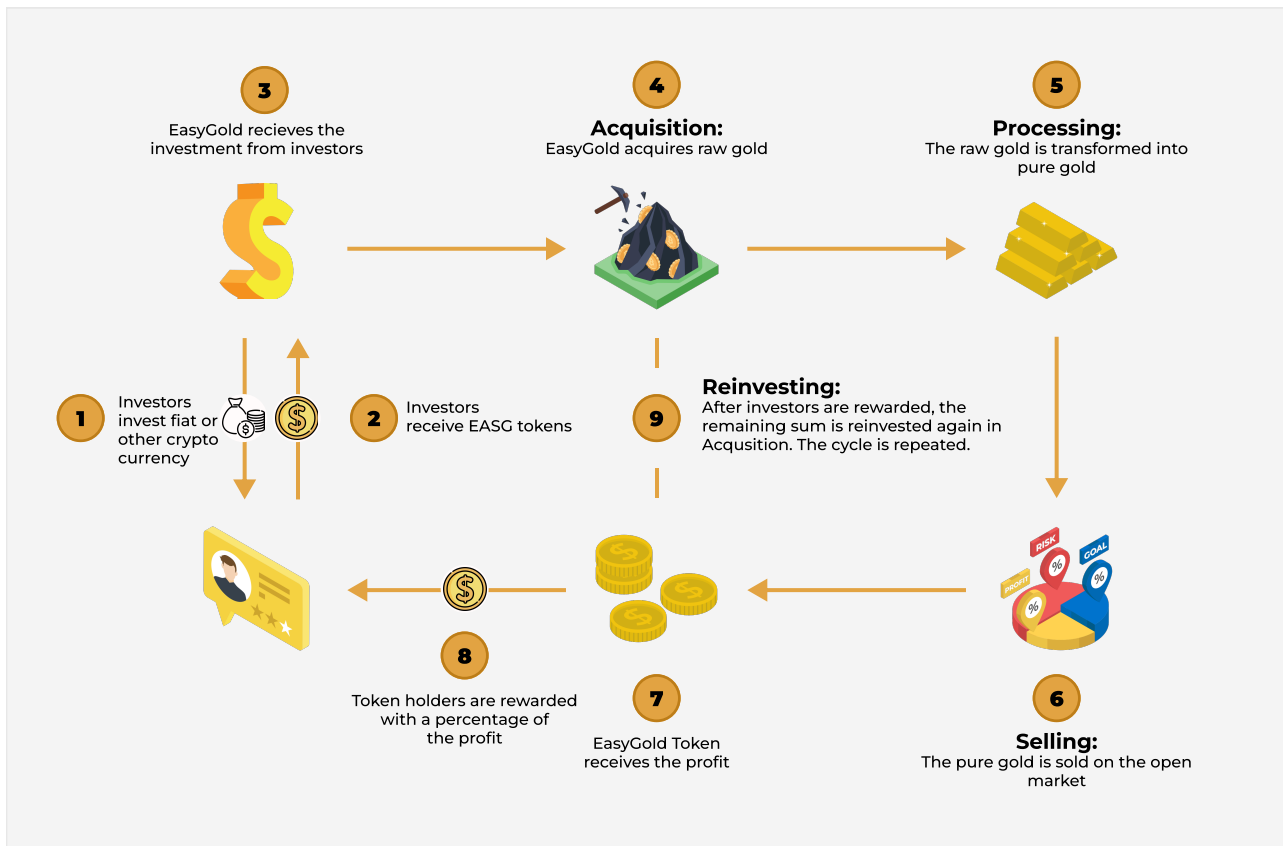
How it works — the operational model

Our current operational chain is simple yet highly optimized over years of cooperation with our partners. Through our international partner network of mining companies and raw gold suppliers, we can acquire large quantities at some of the lowest prices in the industry. Our current sources are dispersed globally, with mines in Turkey, Australia, Alaska, Indonesia, South America, South Africa, Russia, and China.

The raw gold is then melted and processed in our certified refiners in Turkey and Switzerland. Both refineries are LBMA certified and produce 24-karat gold bars with a purity of 999.9 per mille. The produced gold bars are then sold on the open market, and the profit is reinvested in acquiring raw gold, starting the cycle anew.

- 1 Raw gold is mined from ore, which contains various impurities that need to be filtered. The filtering procedure uses borax as a flux to purify gold concentrates. This is an efficient and environmentally friendly method of filtering pure gold from ores.
- 2 The gold ore and borax are heated to a temperature of 2,000 degrees, liquefied, and then poured into vessel.
- 3 The pure gold is separated from all other elements by oxidation and the gold is then processed into LBMA-approved gold bars.

The Easygold Token ecosystem



The process of acquisition—processing—selling—reinvesting (APSR).

Despite the fact that we invest 100% of the funds in the acquisition of gold, the will be holding marginal gold and fiat reserves - as our operational model dictates, we want the process of acquisition—processing—selling—reinvesting to be actively working at all times in order to minimize the risk while maximizing the gains for our investors.

A practical example

Let's say John wants to invest in gold but does not want to go through all the complicated procedures of engaging in future contract trading or the cumbersome process of acquiring physical gold and paying for its secure storage in vaults which costs money.

John invests \$100,000 in Easygold Token and acquires 100,000 EASG Tokens in return. The Tokens are classified as securities and thus subject to many regulations, audits, and supervisory by regulatory bodies. E Easygold invests John's money in acquiring raw gold through its partner network by focusing on the sources with the currently best quality-cost relation.

Easygold Token acquires 2.63 kg of raw gold for the invested sum, with an assumed price per kilo for raw gold of \$38,000. This 2.63 kg of raw gold contains 2.37 kg (90 %) pure gold and 263g (10 %) of copper, palladium, silver, other related metals, and, occasionally, diamonds.

The raw gold is then melted down in one of our refineries in Turkey and Switzerland, cleaned, and cast into a 24-karat gold bar with a purity of 999.9 per mille, classifying it as fine gold. At the current LBMA rate, the gold bar is worth \$51,405, resulting in an average margin of \$10,000 to \$15,000 for every kilogram of raw gold acquired. Repeating this process allows Easygold to make a profit of about 30% each year while the total amount invested grows as a result of reinvesting the profit gained after subtracting the dividend payment.

As a reward for contributing his capital, John is rewarded with a dividend yield of about 5% in the first year of the profits made by Easygold Token. His reward is proportional to his invested amount compared to the whole investment pool by other investors. This means that if he is the only investor, he will get the full 5% from EASYGOLDS' profits paid out at the end of the first year. He gets to keep his EASG Tokens which are still essentially representing the raw gold acquired by Easygold, only with a higher price because now

the raw gold is processed into gold bars with a significantly higher market value.

The dividend percentage increases every two years, as depicted in the table earlier, and reaches 50% in the 10th year.

Note *The transparency as to what percentage of profits every investor is entitled to is guaranteed by the use of smart contracts. Since all investments are governed by them and the information is stored on distributed ledgers, there is no possibility for Easygold Token to change these percentages authoritatively.*

The Smart Contract will be audited by a third independent party, the report of which will be published in the earlier stages of the crowdsale.

However, Hartmann & Benz is not interested in keeping the gold bars – instead, they are sold at the current market price to bring fresh funds which are then reinvested in the same way, restarting the APSR cycle. More raw gold is acquired, which translates to an exponential growth of the underlying EASG token over time. Not keeping the gold means no storage costs, resulting in better margins overall and faster operational cycles. The whole operational chain process takes between 8 and 16 weeks, meaning we can initiate it around 3 times per year.

In order to benefit from scaling effects, Easygold Token does not immediately invest any new funds toward acquiring raw gold. Instead, we invest them in batches to have a high turnover so that no money is stored over a prolonged period and to maximize the cost benefits of acquiring large quantities from the producer through economies of scale (at least 100kg of raw gold). While this could slightly prolong the cycle timeframe, it maximizes the margins, resulting in better financial performance.

With the projected growth of the Easygold ecosystem, the batches will be potentially increased over time, resulting in even higher economies of scale, lower price of the acquired raw gold, and improved margins

Financial prognosis

The expected returns of the Easygold Token amount to 30% per year while considering all operational costs and adjusting to match a certain degree of risks, such as higher price of raw gold due to the discovery of new reserves, higher inflation levels, or operational costs.

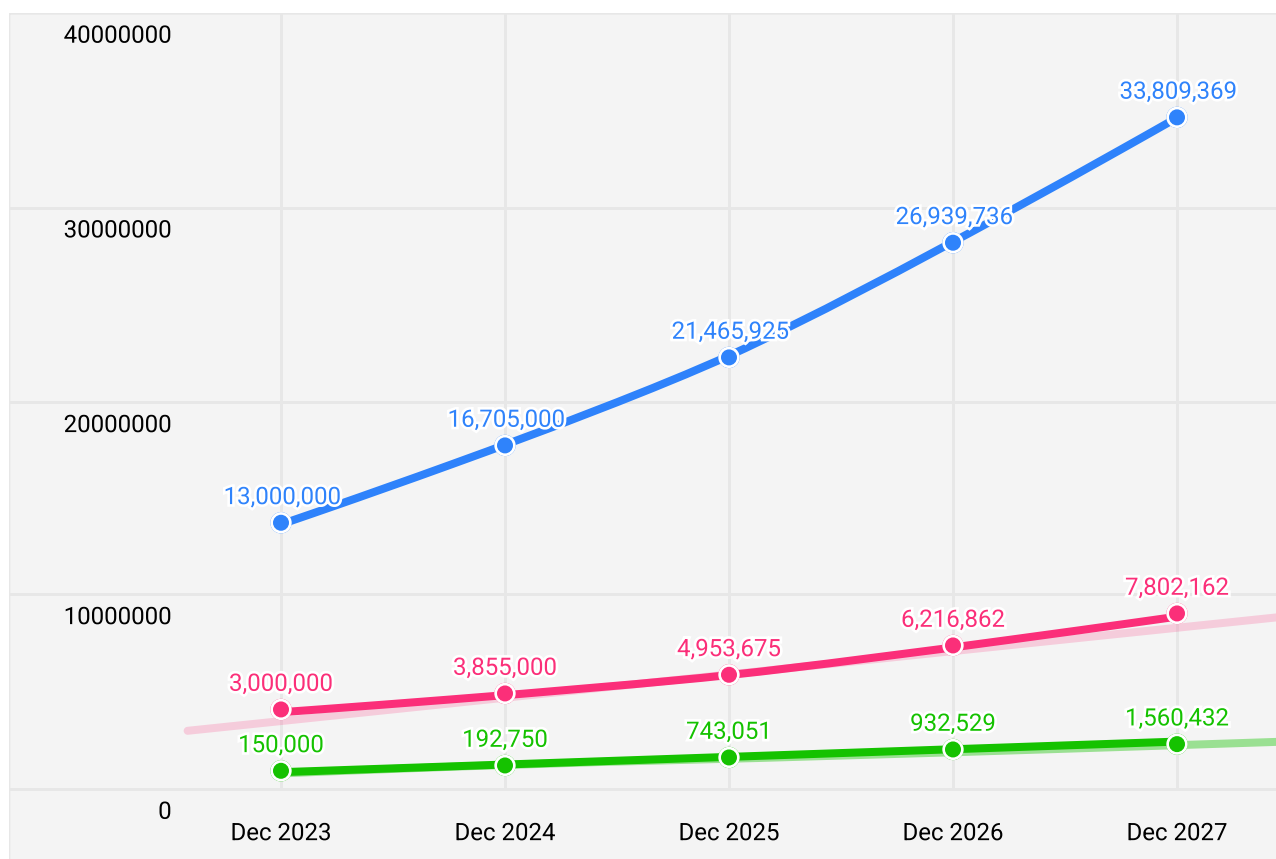
If Easygold Token achieves the target funding of \$600,000,000, the expected returns at the end of the first year amount to \$200,000,000 once the full invested amount is utilized across the operational chain. This is assuming the same economies of scale compared to those for 100.000 EUR from the example earlier, which is a pessimistic scenario. At the end of the first year, 5% of these will be redistributed among the investors (\$7,500,000), with the rest reinvested again. This, in turn, leads to \$642,500,000 invested in acquiring raw gold, repeating the same cycle. This results in a series of exponential returns for the investors, which increase not only through higher profit every year due to the reinvesting process and the acquisition of more raw gold, but also through higher profit participation percentages.

To receive a better understanding of the potential returns, we will design three financial scenarios for the following 5 years after the conclusion of the crowd sale.

A PESSIMISTIC SCENARIO: EXAMPLE

Following is a 5-year projection for a pessimistic scenario of just 10 million EUR funding acquired through the crowd sale. The total profit derived through all APSR cycles throughout the year is 30%. The blue line indicates the revenue, the red line indicates the profit at the end of each year, and the green line the dividends distributed among the investors (5% of the profit for the respective period).

Note that we hold several variables constant such as operational cost, price of raw gold, and the price of gold bars produced by Easygold Token.



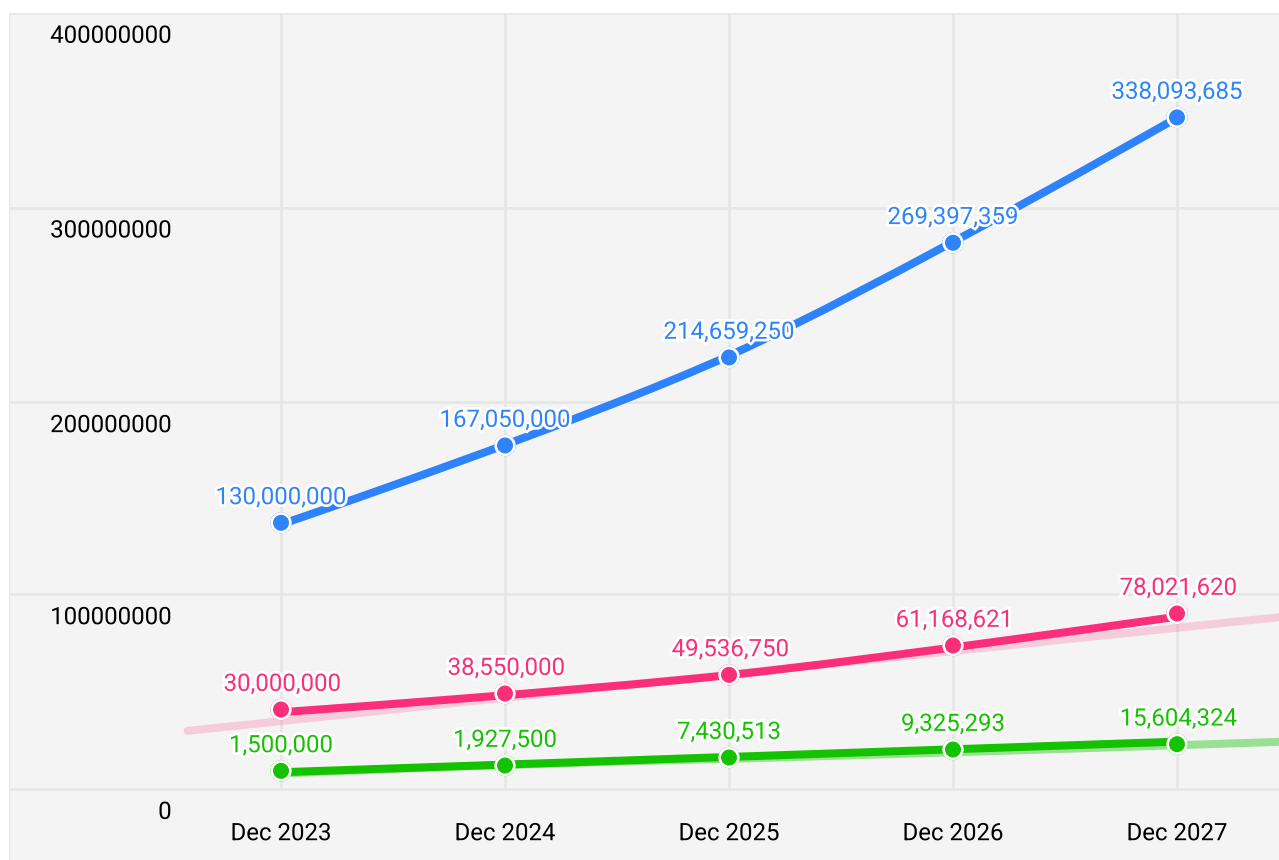
Graph explanation The initial funding acquired is \$10,000,000, which at the end of the same calendar year has increased to a total of \$13,000,000 (at 30% profit) through the APSR cycles. This yields a 5% profit share to all token holders based on their share of tokens from the total supply sold at the crowdsale (5%*\$3,000,000 or \$150,000). The remaining funds are reinvested, and the process starts repeating. At the end of the third year in December 2025, the profit share percentage increased to 15%. Two years later, in 2027, the profit share increased to 20%.

Increasing returns A close look at the calculation will reveal that profit and the rewards for investors increase after every cycle by a higher multiplication. In December 2023, the rewards were \$150,000 EUR – two years later, these had increased to almost \$743,051 due to the higher invested amount in raw gold and the resulting higher net profit for Easygold Token. Investors additionally receive a higher profit percentage (5% in the first year vs. 15% in the third year).

Bottom line Even in a pessimistic scenario, the total revenue of the Easygold Token ecosystem has more than tripled. The rewards for investors have also increased from \$150,000 in the first year to \$1,560,432 in the fifth year.

A BALANCED SCENARIO

We will also look at a balanced scenario in which Easygold Token raises \$100,000,000 in funding. All previous variables that we held constant remain fixed – the only change is in the initial funding acquired, which results in higher overall profit and the total amount of profit share distributed among investors.



Graph explanation The initial funding acquired is \$100,000,000, which at the end of the same calendar year has increased to a total of \$130,000,000 (at 30% profit) through the APSR cycles. This yields a 5% profit share to all token holders based on their share of tokens from the total supply sold at the crowdsale ($5\% \times \$30,000,000$ or \$1,500,000). The remaining funds are reinvested, and the process starts repeating. At the end of the third year in December 2025, the profit share percentage increased to 15%. Two years later, in 2027, the profit share increased to 20%.

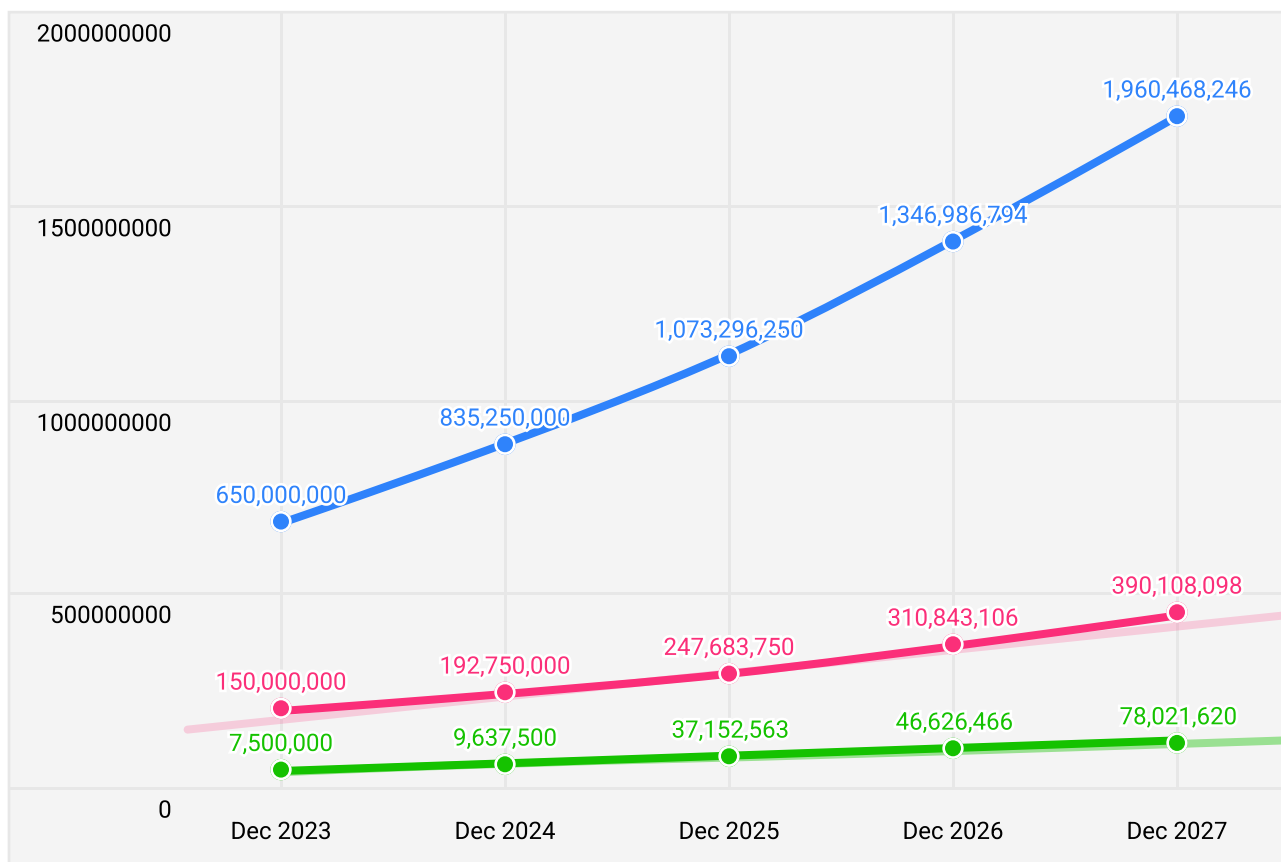
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Bottom line In the balanced scenario, the total revenue of the Easygold Token and the rewards of the investors have increased by a similar multiplication ratio as in the pessimistic scenario but have a much higher total value due to the higher initial funding. The rewards for investors have also increased from \$1,500,000 at the end of the first year to \$15,604,324 at the end of the fifth year.

AN OPTIMISTIC SCENARIO

We will also look at an optimistic scenario in which Easygold Token manages to raise \$600,000,000 in funding and hit its hard cap. All previous variables that we held constant remain fixed – the only change is in the initial funding acquired, which results in higher overall profit.



Graph explanation The initial funding acquired is \$600,000,000, which at the end of the same calendar year has increased to a total of \$780,000,000 (at 30% profit) through the APSR cycles. This yields a 5% profit share to all token holders based on their share of tokens from the total supply sold at the crowdsale ($5\% \times \$180,000,000$ or \$90,000,000). The remaining funds are reinvested, and the process starts repeating. At the end of the third year in December 2025, the profit share percentage increased to 15%. Two years later, in 2027, the profit share increased to 20%.

Increasing returns A close look at the calculation will reveal that profit and the rewards for investors increase after every cycle by a higher multiplication. In December 2023, the rewards were \$90,000,000 — two years later, these had increased to almost \$450,000,000 due to the higher invested amount in raw gold and the resulting higher net profit for Easygold Token. Investors additionally receive a higher profit percentage (5% in the first year vs. 15% in the third year).

Bottom line In the balanced scenario, the total revenue of the Easygold Token and the rewards of the investors have increased by a similar multiplication ratio as in the previous scenarios, but have a considerably higher total value due to the higher initial funding. The rewards for investors have also increased from \$90,000,000 at the end of the first year to \$94,500,000 at the end of the fifth year.

Possible risks

Outlining the risks is an important aspect of this Whitepaper. All investors must be aware of all potential shortcomings to make an informed decision as to whether to invest in EASG tokens.

While the token has a solid price floor and is not expected to decrease in value because all funds are invested in gold, the gold price may decrease due to various factors.

- One reason for short-term price fluctuations is a negative development of the price of gold. This could be caused by multiple factors, such as the discovery of new mines, which would increase the overall supply over a short term while the demand remains constant.
- Another contributing factor could be a technological breakthrough that greatly reduces the cost of mining. The lower cost will drive the price down at constant demand

Another possible factor that could impair the company's expected profit is the operational problems that Easygold Token might encounter. These could be related to broken equipment or other problems that would increase the operational costs and/or the APSR cycle duration. Furthermore, Easygold Token depends on its partners and suppliers, which could be responsible for delays.

There is also the possibility of theft or attack on any of the facilities of Easygold Token, which could result in losses of the acquired gold and undermine the price of the token.

Another risk, albeit highly unlikely, lies within the regulation of the blockchain sector and security tokens. Some countries are still regulating security tokens and could impose certain restrictions that might affect some investors based on their location.

Blockchain technology used

We decided to use the Ethereum blockchain and the ERC 1400 standard as technical infrastructure for selling the EASG tokens, as it is the proven market leader with the best security and flexibility offered to our investors. It also has the widest application possibilities and use cases and supports all the leading apps on the cryptocurrency market.

While several new additions, such as the Binance Smart Chain, offer a good alternative to Ethereum in terms of speed and transaction cost, these are not of the utmost importance for Easygold Token. As a security token, the minimum investment amount will be much higher than traditional crypto transactions. Hence the percentage of gas fees compared to the transacted value will be nearly negligible.

The Ethereum blockchain offers a high degree of decentralization compared to BSC. It is thus a better contender for a project such as Easygold Token that does not rely on a high transaction volume.

The Hartmann & Benz Group

Hartmann & Benz, LLC is a District of Columbia limited liability company backed by Hartmann & Benz, GmbH (Germany).

Hartmann & Benz, GmbH (www.easygold.io) was founded in 2019 and quickly became known for its reputation in German media, both from TV and magazines such as Focus and Stern. In December 2019, the company introduced the Gold Account product, which allows customers to buy physical gold bars at some of the lowest market prices available today, starting with a capital of just 10 EUR.

In just 10 months, the company managed to attract over 1000 customers and generate €768,000 in revenue.

Our certifications



TOP SERVICE (DIQP) ZERTIFIKAT

Inhaber:

**Hartmann & Benz GmbH
Königstraße 10C
70173 Stuttgart**




Gültigkeitszeitraum:

08/2019 - 08/2021

Die Hartmann & Benz GmbH hat die Anforderungen des privaten DIQP Deutsches Institut für Qualitätsstandards und -prüfung e.V. an das Qualitätssiegel: „TOP SERVICE (DIQP)“ erfüllt und ist somit berechtigt, dieses Siegel und Zertifikat gemäß der Nutzungsbedingungen <https://www.diqp.eu/ueberuns/nutzungsbedingungen/> zu verwenden.

Berlin, den 26.08.2019

DIQP Deutsches Institut für
Qualitätsstandards und -prüfung e.V.



★★★★★
4.90 / 5.00
Ausgezeichnet

159 Bewertungen
von
easygold24 Hartmann & Ben

Bewertungsgrundlage dieses Anbieters sind
7 Bewertungsplattformen

Trustami. ⓘ 16.11.21





easygold24 Hartmann & Benz GmbH




AUSGEZEICHNET.ORG
Kundenbewertung

★★★★★
SEHR GUT
4.71 / 5.00
28 Bewertungen




easygold24 Hartmann & Benz GmbH
Taubenheimstr. 91
70372 Stuttgart
Tel.: 0711 56618376

| | |
|------------------------------|---|
| PARTNER ID | EA5FE4925A710CF |
| STATUS | gültig |
| GESAMTBEWERTUNGEN | 29 |
| LETZTE AKTUALISIERUNG | 31.08.2021 um 15:31 Uhr |
| ADRESSE | Hartmann & Benz GmbH Taubenheimstr 91 70372 Stuttgart DE |
| WEBSITE | easygold24.com |
| WEITEREMPFEHLEN |     |



Michael Ambros
eKomi CEO

★★★★★ 4.5 / 5

| | |
|---------|---|
| Positiv |  86.21% |
| Neutral |  6.9% |
| Negativ |  6.9% |

Gesamtbewertungen: 29
Schnitt ermittelt aus 29 Bewertungen
(letzte 12 Monate)



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GELD INVESTIEREN
Geld in Goldbarren investieren: So lässt sich eine gute Rendite erzielen

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RENDITE ERZIELEN MIT GOLD
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Schutz gegen das Abschmelzen von Vermögenswerten
DIE BESTE GELDANLAGE
BESTE GELDANLAGE
Online-Goldkonto bei Hartmann & Benz

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INVESTMENT PRODUKTE
Gold gilt als beliebtes Investment-Produkt

Impressum

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DIE NACHRICHTEN HEUTE:
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SICHERE KAPITALANLAGE

ANZEIGE

Warum Sachwerte wie Gold als sichere Kapitalanlage gelten

Eigentlich gibt es da keine zwei Meinungen - Gold ist und bleibt eine sichere Kapitalanlage, die als stabilisierender Faktor in jedem Portfolio vertreten sein sollte.

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Mit Goldbarren krisenfest durch unruhige Zeiten

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Stuttgart (ots) - Der Brexit und die angespannte Situation in der Golfregion sind nur zwei der vielen Unsicherheitsfaktoren unserer Zeit. Auch diesmal werden viele Anleger deshalb auf einen Rohstoff zurückgreifen, der als krisensicher gilt - Gold. Ein neues Goldportal bietet ihnen nun die Möglichkeit, physisches Gold zu kaufen, es ausliefern zu lassen oder es mit 4,8 Prozent Rendite anzulegen.

Auch wenn Gold keineswegs vor Kursschwankungen gefeit ist, bietet keine andere Anlageform eine ähnliche Sicherheit. Gerade in Krisenzeiten gilt es als sichere Möglichkeit, sich vor der Inflation zu schützen. Gold kann nicht nur in seiner physischen Form, sondern auch als Goldaktie oder Fonds erworben werden. Der Unterschied: Wer Goldaktien erwirbt, kauft Anteile an Unternehmen. Die Kurse solcher Aktien sind nicht mit dem **Goldkurs** identisch und besitzen nur bedingt die Vorteile des Edelmetalls. In den letzten zehn Jahren nahm der Goldkurs um über 101 Prozent zu.

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Gold

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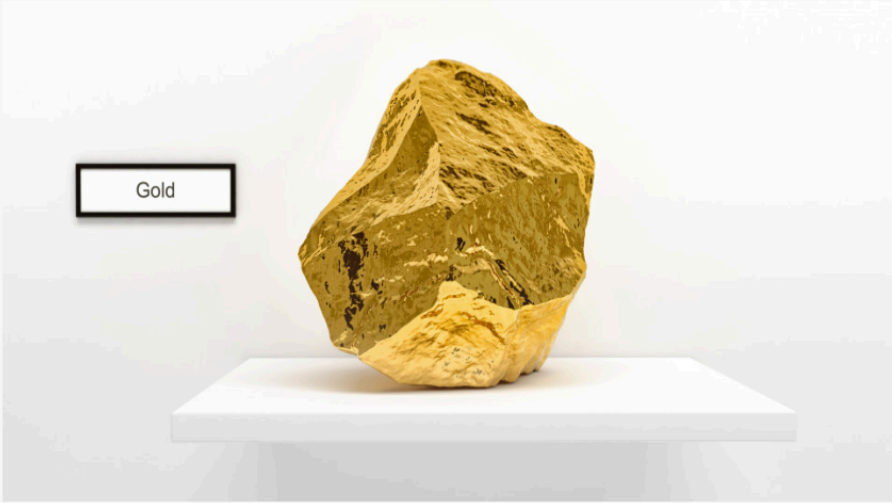
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FINANZEN & IMMOBILIEN ›

GOLDBARREN ANLEGEN

Chance für Investoren: Das Kapital in Goldbarren anlegen



IMPRESSUM
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Registergericht: Amtsgericht Stuttgart

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@: support@easygold24.com
<https://easygold24.com/verkaufsseite/>

Here is an overview of the past achievements of the Hartmann & Benz Group.

| Timeline | Milestones |
|---------------|--|
| May 2019 | <ul style="list-style-type: none"> ▪ Company incorporation ▪ Hartmann & Benz GmbH begins trading with certified gold bars |
| August 2019 | <ul style="list-style-type: none"> ▪ Publishing of an improved and transparent product for gold investing called Goldkonto |
| November 2019 | <ul style="list-style-type: none"> ▪ Sustainable procurement – combating deforestation along our priority supply chains ▪ We want our gold bars to be produced sustainably. It is important to us that ecological and social sustainability criteria are met along our global supply chains. |
| December 2019 | <ul style="list-style-type: none"> ▪ Introduction of our own escrow service for buying and storing of gold bars |
| January 2020 | <ul style="list-style-type: none"> ▪ Implementation of cryptocurrency payments through stablecoins |
| March 2020 | <ul style="list-style-type: none"> ▪ Introduction of an online GoldShop for companies and investors |
| June 2020 | <ul style="list-style-type: none"> ▪ Joint venture with Prosegur and Loomis internationale |
| July 2020 | <ul style="list-style-type: none"> ▪ Mapfre Global Risks policies with Willis Towers Watson. Insurance coverage for anything other than physical loss or damage up to €15,000,000 per event. This maximum amount of liability applies to all of our customers. |
| October 2020 | <ul style="list-style-type: none"> ▪ Affiliate partner program. |

| Strengths | Opportunities |
|--|--|
| Existing company with a revenue track record | Rising inflation levels, increasing the demand for hedging opportunities |
| Fully licensed and regulated in the US and Germany | Decreasing popularity of gold alternatives |
| Existing customer base | Lack of direct competition on the blockchain market |
| Reliable partner network allowing for the acquisition of high quality raw gold directly at the point of mining at a low cost | — |
| High profit participation rights | — |

Token Sale

Token distribution

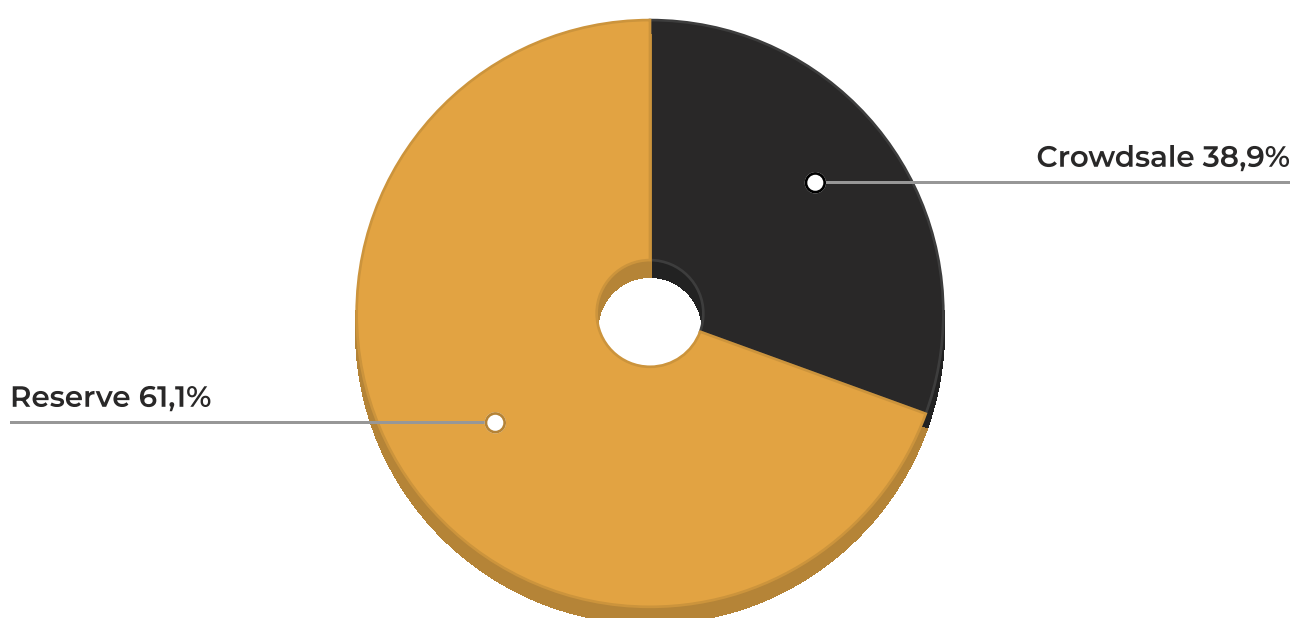
EASG is a security token that will be released on the Ethereum platform per the ERC 1400 standard. A total of 600,000,000 tokens will be sold in the crowdsale. 100% of the proceeds will be invested in the acquisition of raw gold. All unsold tokens after each sale will be burned.

EASG entitles holders to profit participation rights. The dividend payouts will commence in EASG tokens, for which purpose a certain amount of the total distribution will be reserved and subsequently released at the end of every calendar year. The total amount reserved will take into account the funding acquired, which defines the future profit of Easygold Token and, thus, the returns for investors. A higher amount raised will translate into a bigger percentage of the total tokens reserved, lower amount raised will translate into the lower percentage of the total tokens reserved.

Since it is impossible to forecast the exact price of the EASG token and how it will develop at different points in time, which is necessary to plan the reserved amount relative to the payouts, we are assuming a default price of \$1.00 per EASG.

| Years | Profit participation percentage |
|----------|---------------------------------|
| 1 year | 5% |
| 3 years | 15% |
| 5 years | 20% |
| 7 years | 35% |
| 10 years | 50% |

Let's assume we raised \$600M through the crowdsale and reached our hard cap. In 10 years, the total dividend payouts for investors will amount to \$1,662,833,034 (based on the increasing revenue percentage depicted in the table above). This means we must have a maximum of 1,662,833,034 EASG tokens (at a constant \$1.00 price per token) reserved to pay our investors. This leads to the following token distribution.



Token burning

In case the price is not constant (which will probably be the case), we will need less tokens than the amount held in reserve to pay out the dividends to our investors. In this case, the unneeded EASG tokens will be burned indefinitely, reducing the supply of EASG.

Security for investors

To ensure that the Easygold Token project does not sell the reserved tokens without the knowledge and consent of the EASG token holders, they will be held in an Escrow Smart Contract and only released for dividend payouts.

Note that the token will only be tradable once listed cryptoexchanges or alternative trading systems (ATSs). Prior to the listing, the investors cannot liquidate their tokens, but are eligible for profit participation rights in tokens that they can cash out at their discretion. Selling the token forfeits the rights and transfers them to the new owner.

All investors will have to undergo a KYC (Know Your Customer) process, which verifies their identity. All investments above \$10,000 are also subject to AML (Anti Money Laundering) laws.

- Token name: **EASG**
- The number of tokens to be issued: **1,662,833,034 EASG**
- Tokens for sale: **646,250,000 EASG**
- EASG price on main sale: **€1,00**
- Currencies accepted: **EUR, BTC, ETH, and other virtual currencies**
- Hard cap: **€600,000,000**

After the tokens for the reserve are secured, all remaining tokens from the total issuance will be burned.

| Token name | |
|------------------|--------------------|
| Token symbol | EASG |
| Token total | 1,662,833,034 EASG |
| Token for sale | 646,250,000 EASG |
| KYC / AML | Yes |
| Hard cap for STO | €600,000,000 |

| Private sale | |
|----------------------|-----------------------------------|
| Dates | March 1, 2023 – May 31, 2023 |
| Tokens for sale | 125,000,000 EASG |
| Price (25% discount) | 1 EASG = €0.75 |
| Hard cap | €93,750,000 |
| Min. amount to buy | € 500 |
| Pre sale | |
| Dates | June 1, 2023 – July 31, 2023 |
| Tokens for sale | 150,000,000 EASG |
| Price (10% discount) | 1 EASG = €0.90 |
| Hard cap | €135,000,000 |
| Min. amount to buy | € 500 |
| Main sale | |
| Dates | August 1, 2023 – October 31, 2023 |
| Tokens for sale | 371,250,000 EASG |
| Price | 1 EASG = €1,00 |
| Hard cap | €371,250,000 |

A KYC/AML check is performed on all investors before the Company accepts the investments.

Roadmap

| Timeline | Milestones |
|---------------|---|
| November 2022 | <ul style="list-style-type: none"> ▪ US company incorporation ▪ Official release of the Whitepaper and One pager ▪ Technical development (Website, Investor dashboard, Smart Contract) |
| December 2022 | <ul style="list-style-type: none"> ▪ Smart contract audit ▪ Start of negotiations with investors (VCs, Angel investors, private investors) |
| March 2023 | <ul style="list-style-type: none"> ▪ Start of the private sale |
| June 2023 | <ul style="list-style-type: none"> ▪ Start of the pre-sale ▪ Fidelity insurance in Zurich |
| August 2023 | <ul style="list-style-type: none"> ▪ Start of the main sale ▪ Insolvency insurance |
| April 2024 | <ul style="list-style-type: none"> ▪ Initiation of the first cycle ▪ Foundation of a public stock company and IPO on the OTC market in the USA |
| August 2024 | <ul style="list-style-type: none"> ▪ Initiation of the second operational cycle |
| December 2024 | <ul style="list-style-type: none"> ▪ First dividend payout to investors ▪ Initiation of the third cycle |

| | |
|---------------|---|
| April 2025 | Initiation of the fourth cycle |
| June 2025 | <ul style="list-style-type: none"> ▪ Gold production, high security warehouse and company expansion with more than 50 employees ▪ Strengthening and establishing partnerships in our priority supply chains |
| August 2025 | <ul style="list-style-type: none"> ▪ Initiation of the fifth cycle |
| December 2025 | <ul style="list-style-type: none"> ▪ Second dividend payout to investors ▪ Initiation of the sixth cycle |
| July 2026 | <ul style="list-style-type: none"> ▪ IPO preparations to go public in USA |

Team



Baki Wahsh

CEO von Hartmann & Benz Group

Mr. Wahsh has been a successful entrepreneur with an edge over its close competitors for over a decade.

His credo is: "I am a results-oriented entrepreneurial person with a high level of self-drive, who can both demand and give a lot."

Wahsh's success is no coincidence. His cordial and courteous dealings with his international clientele distinguish him in a very special way. His entrepreneurial motto reflects that philosophy: "Doing business with passion results in a win-win scenario both for our highly esteemed clientele and our company."

Company leader Baki Wahsh is first and foremost a doer and vigorously pursues the paths that underlie his success.



Alexandra Benz

Investment advisor

Ms. Alexandra Benz from Munich joined us in the middle of 2018 and immediately worked her way into our team with great success and vigor. She is responsible for the consulting on all matters concerning the facilities. She is our good spirit and also supports our customers in our branch offices! Ms. Benz is always up to date with all important processes in our office.



Tobias Hartmann

CTO

What would Hartmann & Benz be without Mr. Hartmann's more than 25 years of expertise in complex software development. His skills span from advanced solutions in the segment of traditional databases to complex blockchain applications in the financial sector.



Wolfgang Mahr

Sales Manager

With more than 3 decades of professional experience in the banking and insurance segments, Mr. Mahr is an undisputed authority as a sales manager and one of the main pillars of the gold trading house Hartmann & Benz GmbH in Stuttgart.



Nikolaos Kirmikioglou

General director

Hardly anyone is better networked in the international gold trade than Mr. Kirmikioglou. His universal experience of over a decade is invaluable for the Hartmann & Benz competence team.



Andreas Sagan

Sales Manager

With 40 years of expertise in the field of finance, gold and networking, Mr. Sagan is one of the supporting cornerstones of the gold trading house Hartmann & Benz. His wealth of knowledge is enormously valuable for us and our esteemed clientele.



Gerd Schäfer

Finance manager

For more than 50 years, Mr. Schäfer has been active in the investment management, gold, real estate and banking industries with great success. Gerd Schäfer thus has a tremendous wealth of experience and extensive expertise matched by only a few. This knowledge is of particular importance to our valued clientele.



Sandra Ravioli

Public Relations

Ms. Ravioli holds a degree in ecotrophology. She occupies the position of an experienced PR manager at Hartmann & Benz. Communicating clearly and unambiguously in public, e.g. with press offices, but also developing sophisticated marketing strategies are her talent.



Benjamin Reisle

SEO Expert

Mr. Reisle and his team are among the pioneers of search engine optimization (SEO). In addition, Reisle's team has been a leader in the field of ORM (online reputation management) in German-speaking countries for 10 years. Lawyers and international corporations are among his clients, as well as insurance companies and well-known personalities.



Leif-Erik Jonas

Writer and author

Mr. Jonas has written numerous articles for our gold trading house as a copywriter with many years of experience. His reliability and meticulousness in writing has created a high added value for our customers.



Christina Schwarzer

Communication designer

Ms. Schwarzer is the founder of the young design agency "Schwarzer Grafikdesign". Her pronounced talent for design was already evident at a young age. Ms. Schwarzer perfected her unique talent by studying communication design at the Design Factory International. She is currently enrolled at the "International University" to further develop her skills.

Advisory board



Dimitri Haußmann

Blockchain advisor

- Founder of one of the leading agencies for blockchain development in D-A-CH.
- Over ten successful ICOs with a total funding of >\$250M.
- Vast experience in technical development.
- Active on the cryptocurrency / blockchain markets for over 5 years



Fabian Klein

Marketing Advisor

- Marketing advisor, project and community manager for five successful ICOs
- Extensive experience in PR, marketing and community building
- Passionate cryptocurrency trader and enthusiast with deep understanding of the cryptocurrency market



Andrey Didenko

Legal Advisor

- Founder of Didenko.Legal law firm for IT companies
- Experienced in the regulatory aspects of blockchain and cryptocurrency projects

Risks and concerns

Risks of cyber attack

Hackers are focused on finding and exploiting potential weaknesses. Attacks also extend to the open source algorithms of smart contracts running on blockchains, which is why we must consider the risk of attempted hacking at any given time.

Risks of fluctuating gains

We warn you that we do not guarantee that the project will achieve the same returns stated in this Whitepaper. The returns depend largely on the economies of scale, meaning that lower funding acquired would result in lower returns compared to if the full funding amount of \$600,000,000 is achieved.

Risks of delayed operational process

We work with multiple partners that we have a longstanding partnership with. However, we cannot guarantee that we will not have to look for additional partners, which might slow down the operational cycle. The price at which raw gold is mined can also increase in the future due to various market factors.

Regulatory risks of blockchain industry

Governments of many countries are still in the process of studying blockchain technology, and some countries impose restrictions (for example, the United States, China, South Korea). New laws that might come into force in the future could significantly affect the activities of blockchain projects, including Easygold Token. We warn you that such laws can significantly limit

and even stop the project activity, we are not responsible for the negative consequences associated with the possible regulation of the industry in the future.

Risk of not being listed on exchanges

We do not guarantee that there will be an opportunity to exchange EASG on exchanges. The decision ultimately resides within the exchange and whether they are willing to list EASG or not.