



Platform for Hybrid Investments Explained



PHItokenTM
HYBRID PLATFORM FOR HYBRID INVESTMENTS

**Which is the
largest taxi
company
in the world?**



Uber

**Which is the
main trading
company
in the world?**



Alibaba

**Which is the
foremost hotel
network
in the world?**



Booking.com

**Which is the
leading book
publisher
in the world?**



Amazon

**Why in financial industry doesn't
exist a similar business model?**

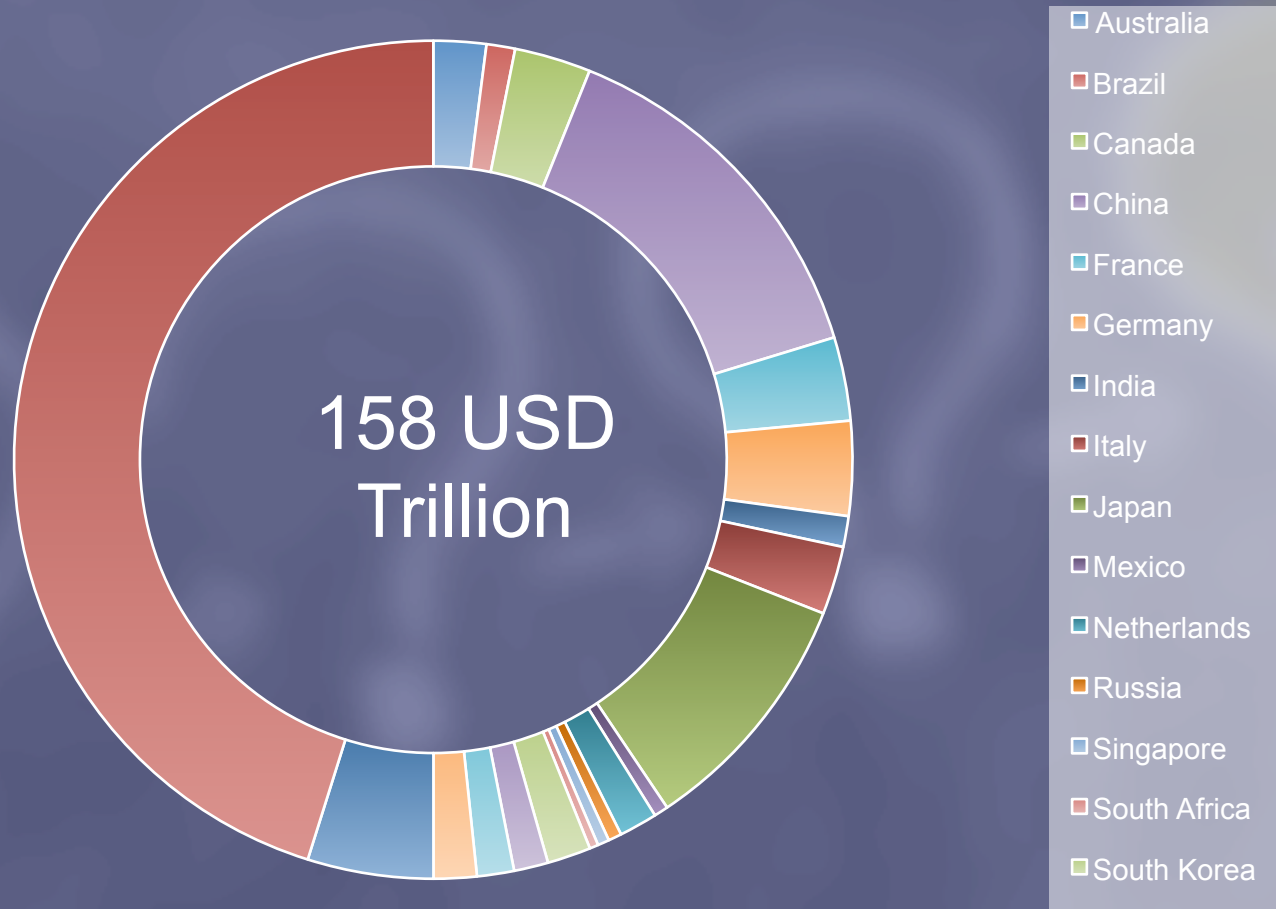


Financial Industry Overview

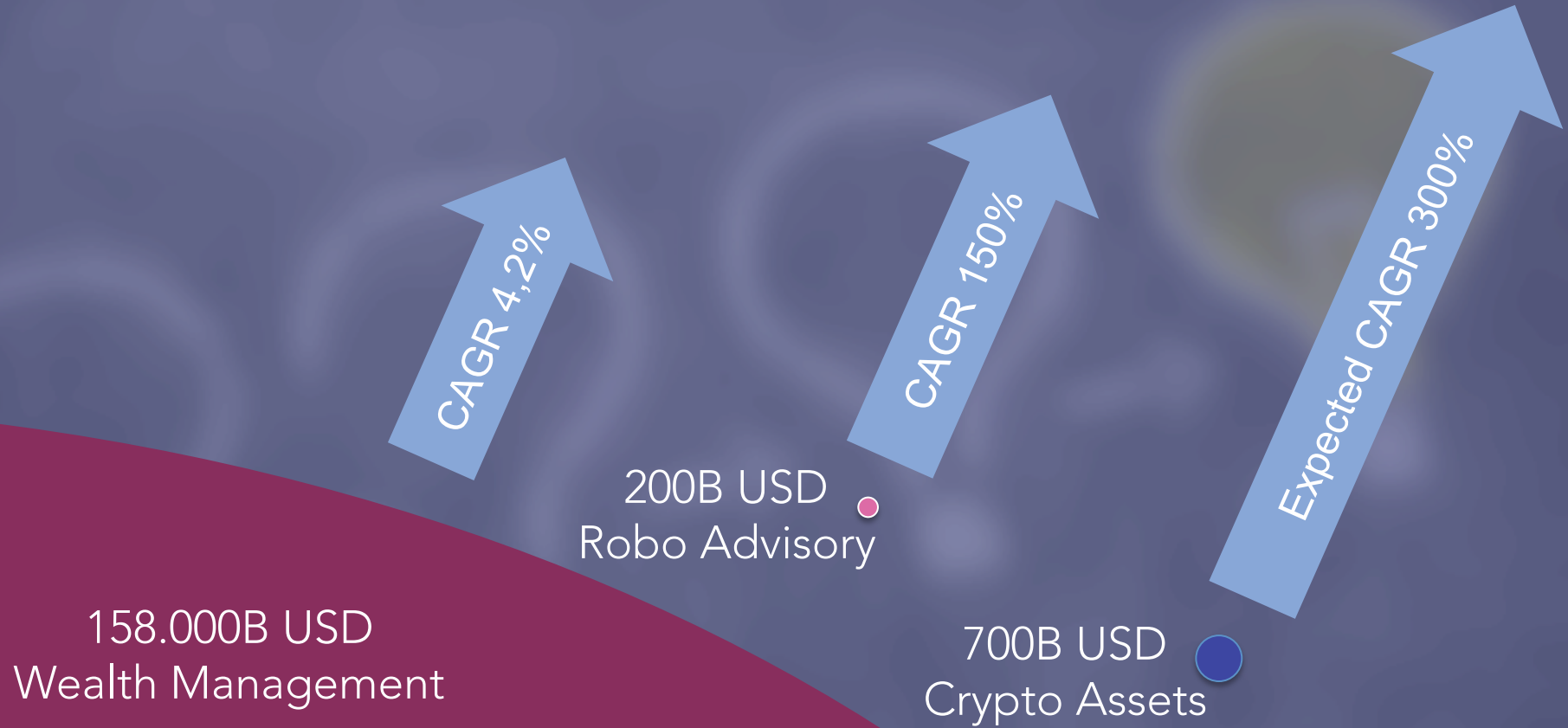
The Financial Industry in Europe



The Financial Industry in the World



The expected grow rate in the industry



Financial Industry's problems /1

**Distribution
costs are too
high**

Financial Industry's problems /2

**Very weak
expected return
in all the asset
classes**

Lack of Competition between Asset Managers

Financial Industry's problems /3

Scenario

The digital **disruption** is creating a **win-win-win** scenario for **consumers**, financial **advisors** and **FinTech** companies.

Digital **wealth management** is clearly **changing** the investing **landscape**.

We want to
became the
ALIBABA
of Wealth
Management

a solid brand with a disruptive idea



2002, a Leading Quantitative Italian advisory company for Institutionals



2007, an Independent Luxembourg Sicav with 3 sub-funds



2012, the first Equity Crowdfunding in ITA, Software development company



2017, New Management Company waiting for authorization

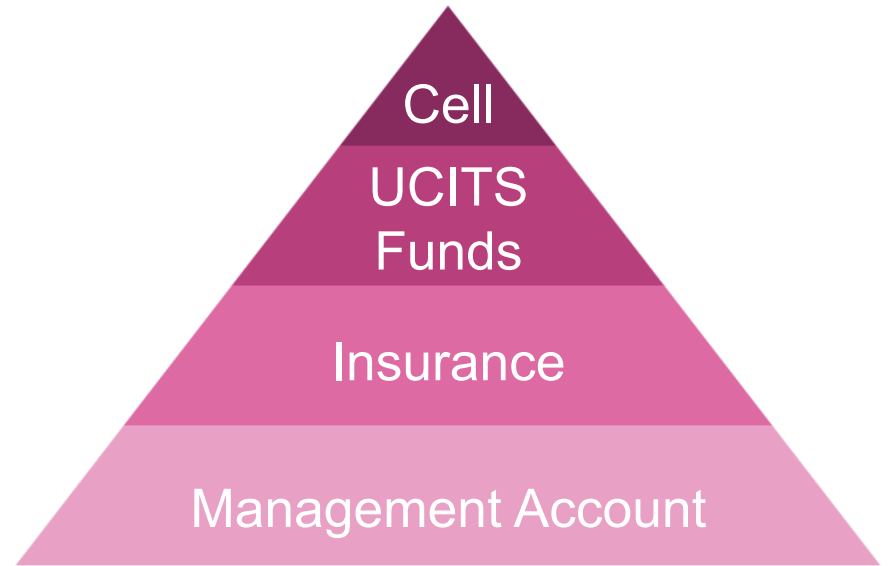
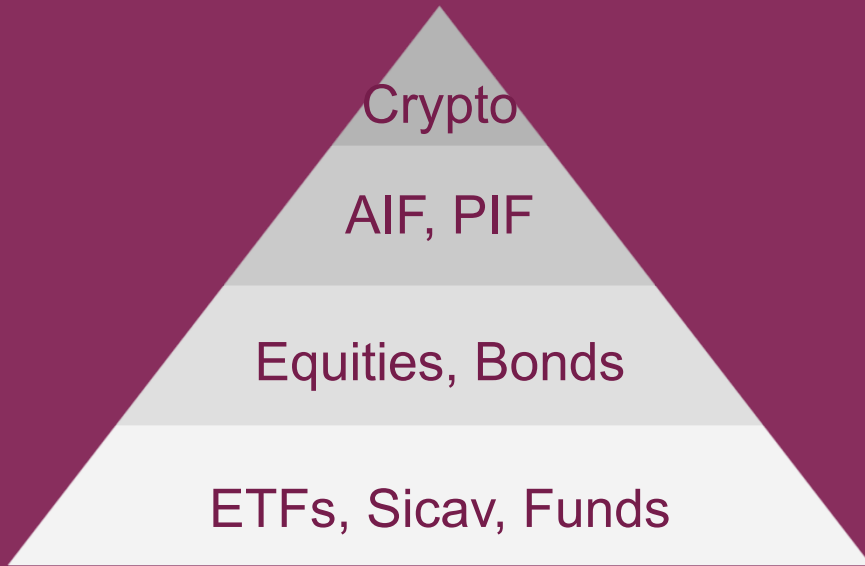
a **P**latform
for **H**ybrid
Investments

but
also

a Hybrid
Platform
for Investing

What does Hybrid Investment means?

Financial Instruments



Financial products

What does Hybrid Platform means?

Digitalization
of all the processes

Human relationship
with Clients

Marketplace



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HYBRID PLATFORM FOR HYBRID INVESTMENTS

*Expected in the long run

**Thousand of Great and Small
Companies in the platform**

**Hundreds* of Asset and Wealth
Managers in the platform**

**Million of products
distributed**

**Thousand* of products and
services distributed**

Billions of people served

Millions* of people served

Upgrade Social Trading to Professional level



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Short Term Speculators

Long Term Investors

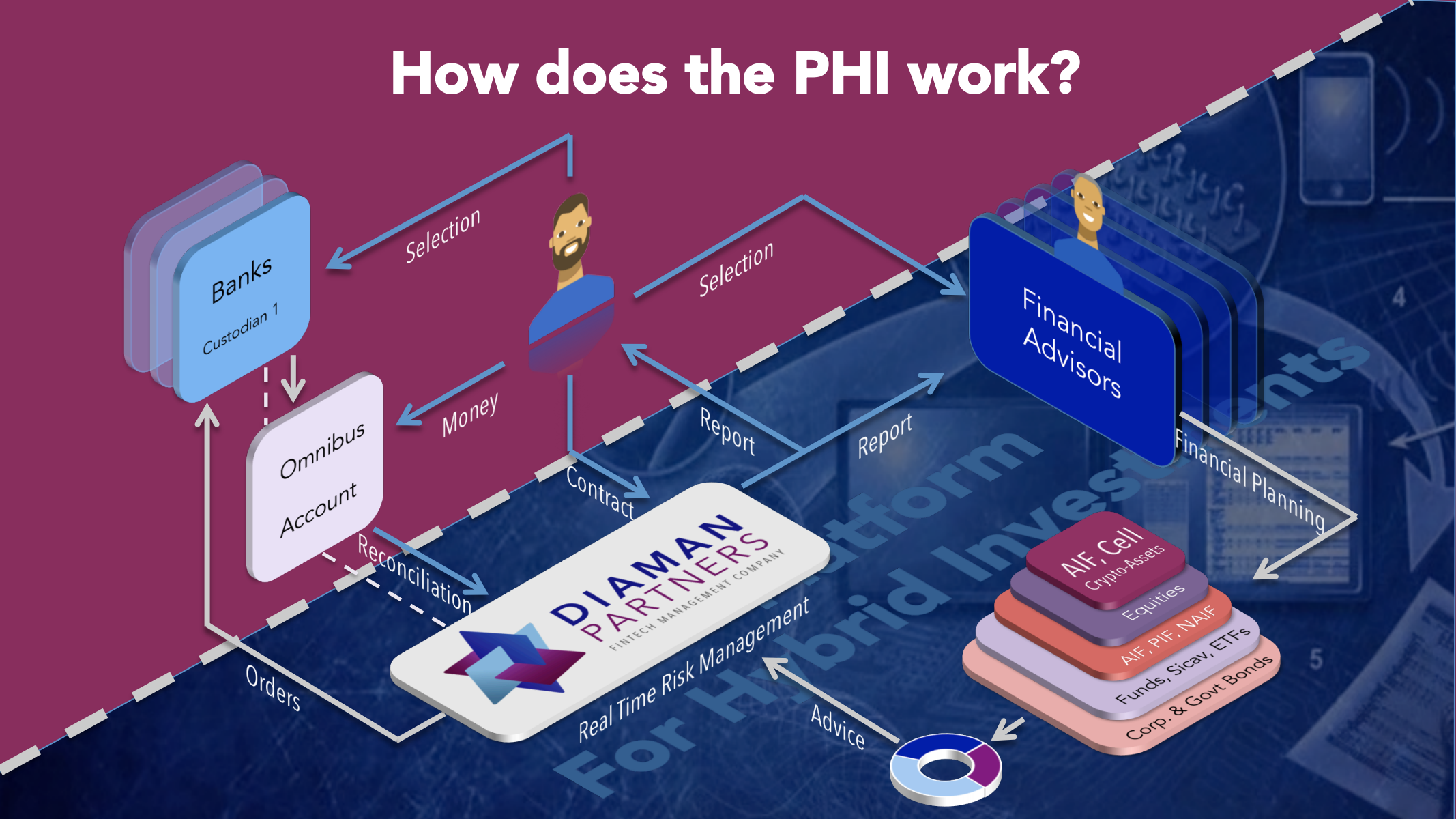
Traders

Professional Asset Managers

**Border Line Copy
Trading Methodology**

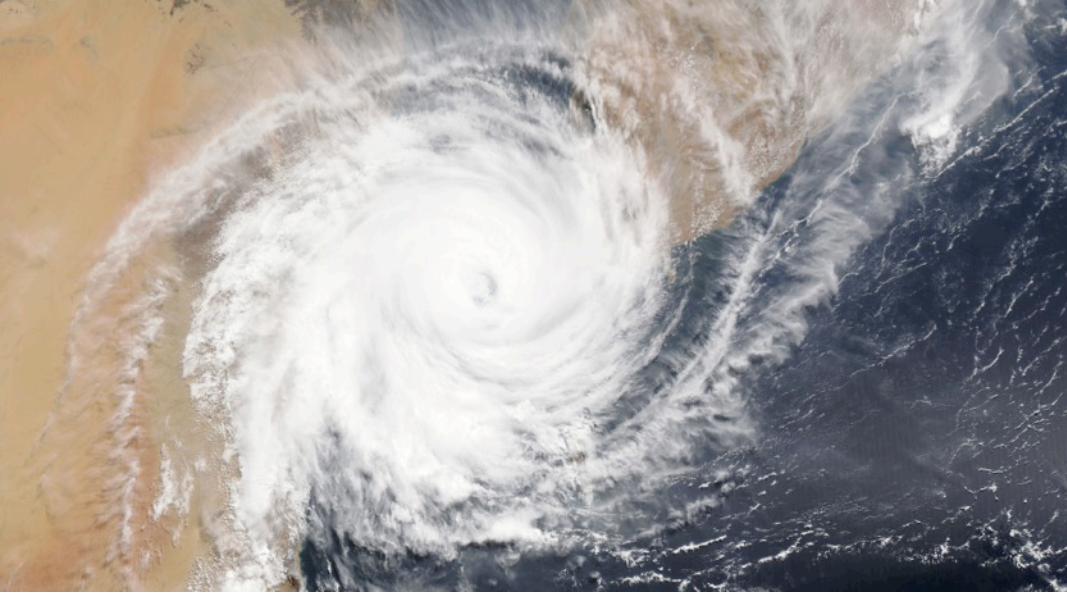
**Perfectly Regulated
Management Accounts System**

How does the PHI work?



Why PHI Token™





PHI in nature

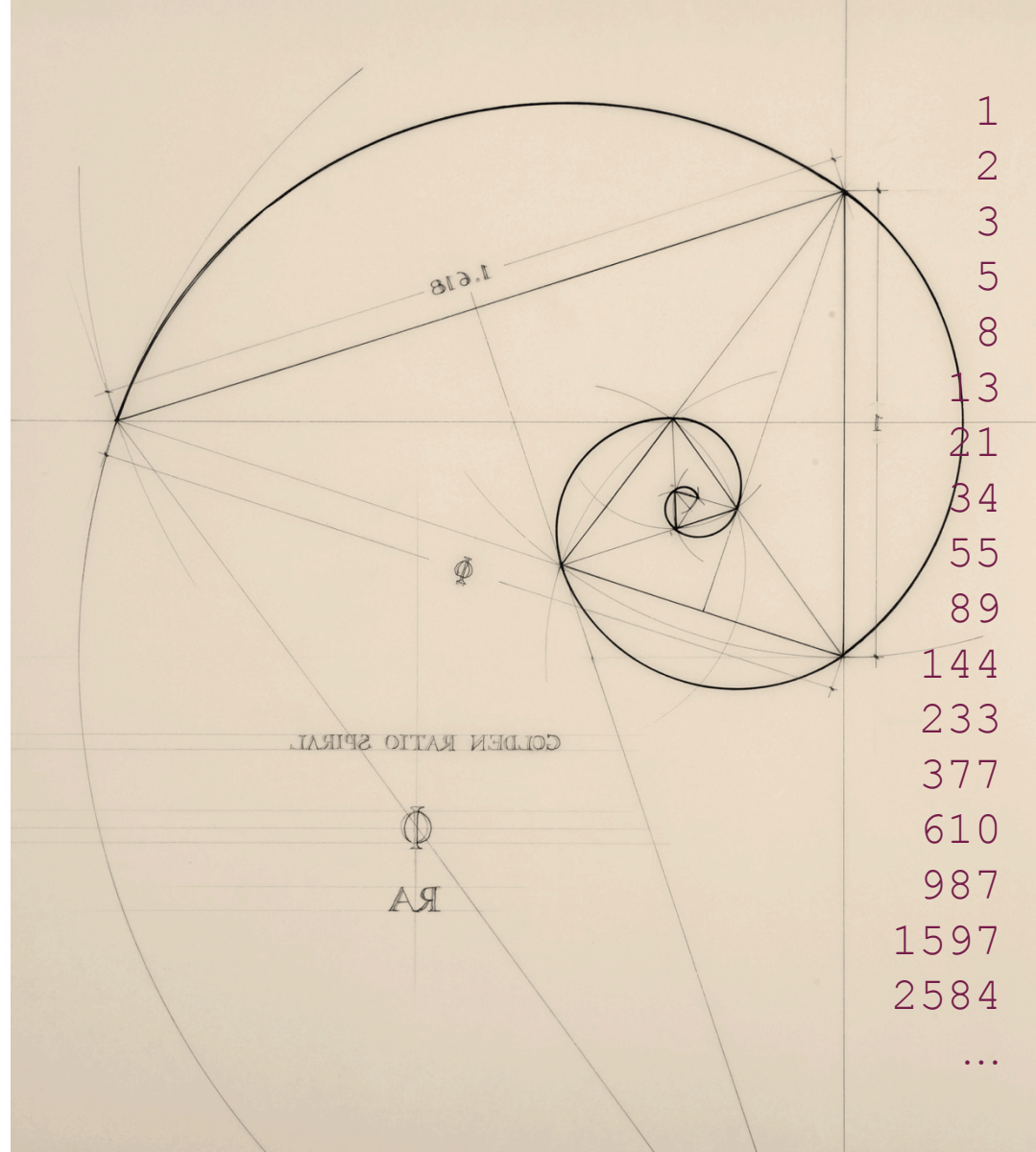


Golden Ratio

Golden Ratio



Fibonacci Sequence





PHItoken™
HYBRID PLATFORM FOR HYBRID INVESTMENTS

ISSUED: 24.157.817

PRICE: 1,61803



...

46368
75025
121393
196418
317811
514229
832040
1346269
2178309
3524578
5702887
9227465
14930352
24157817
39088169
...



PHI token™
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pre-sales: 3.524.578

pre-ICO (-21%): 3.524.578
3/3 to 8/3

ICO: 7.881.196
8/3 to 21/3

distributed: 14.930.352



...
46368
75025
121393
196418
317811
514229

832040
1346269
2178309
3524578
5702887
9227465
14930352
24157817
39088169

...

use of resources

platform development (30,2%)

marketing (18,6%)

business development (41,4%)

advisors, legal & compliance (5,4%)

research & development (4,4%)

tokens distribution

token for the investors (61,8%)

airdrop after 6 month (3,4%)

management/employee (11,1%)

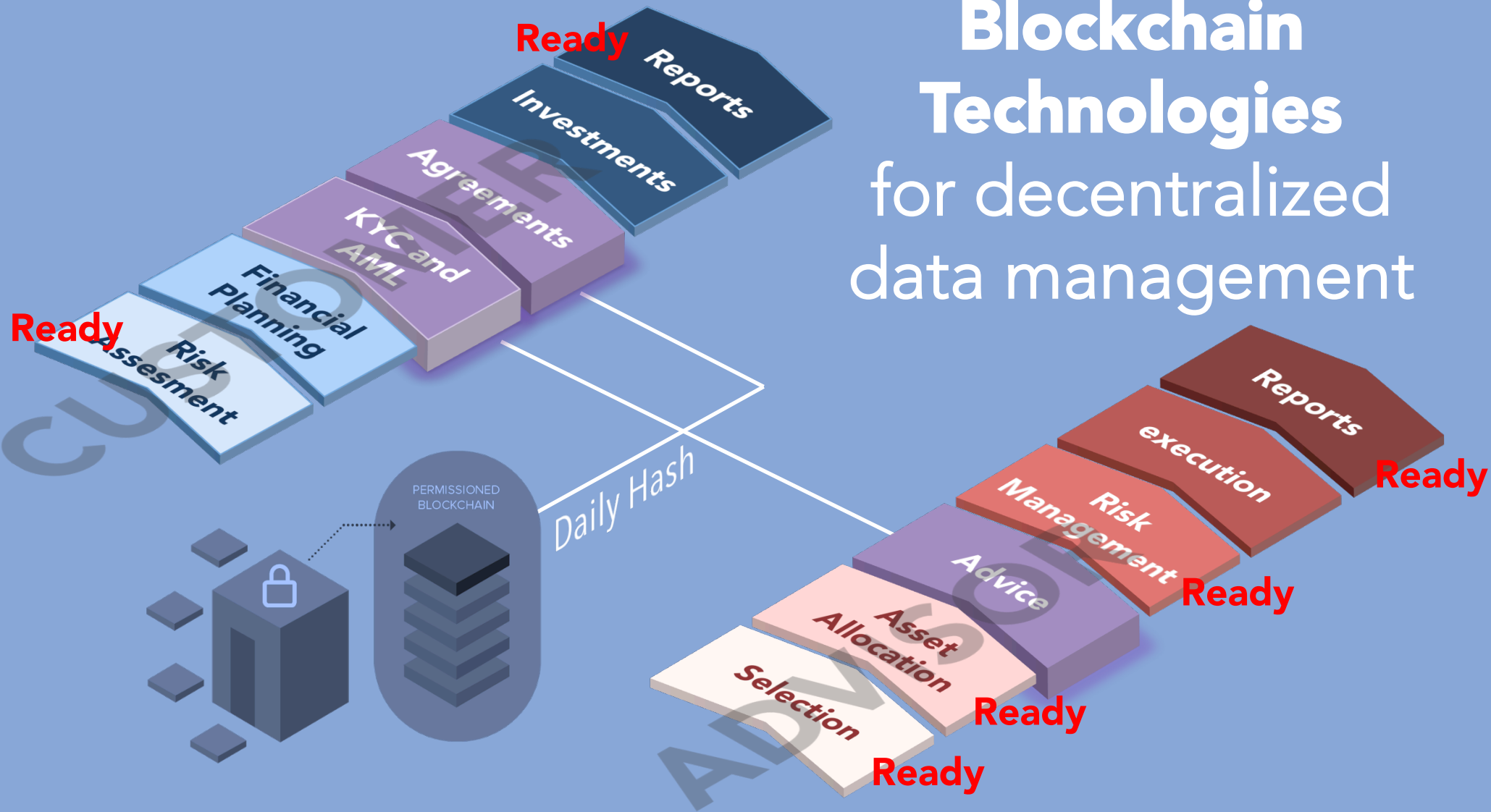
m&a and business develop. (23,4%)



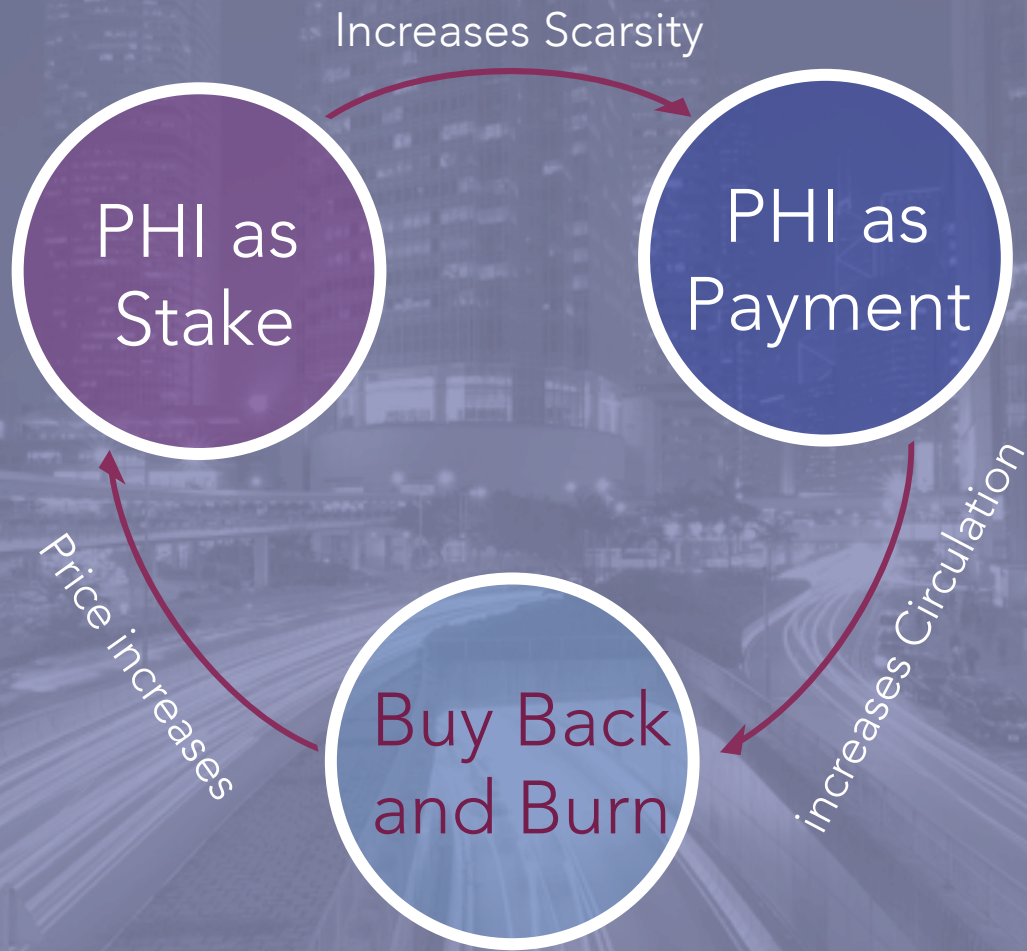
Why Blockchain



Blockchain Technologies for decentralized data management



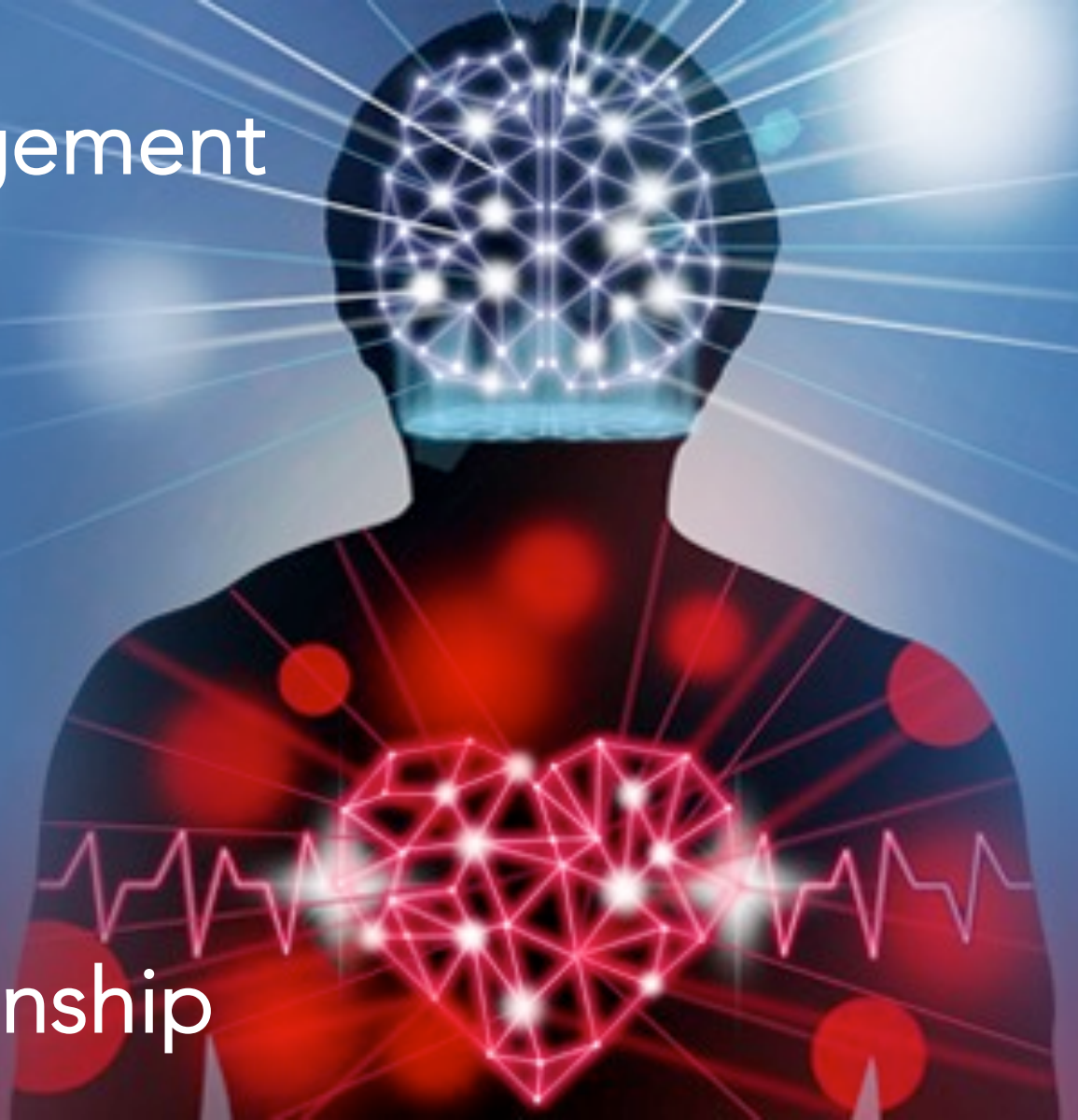
PHI Tokens: **Rewards**



digital in the management

**Hybrid
Platform for
Investments**

human in the relationship



Key people

Team



Daniele Bernardi

CEO – 20 year in financial, serial entrepreneur (10)



Alex Vella

COO – 15 year in financial, former Central Bank of Malta



Giuseppe La Spada

CMO – Professor at IED, Webby Awards winner in 2007



Marcos Lin

CTO – FinTech specialist, former Morgan Stanley

Advisors

Paolo Tasca

Member of European Commission on E-Money



Leonard Bonello

Legal advisor to MFSA and Maltese Gov. in Crypto space



Daniele Heller

Former FMI director and head of stability at Swiss National Bank



Nr. 1

Legal Opinion about: *Buy Back and Burn*

Nr. 3

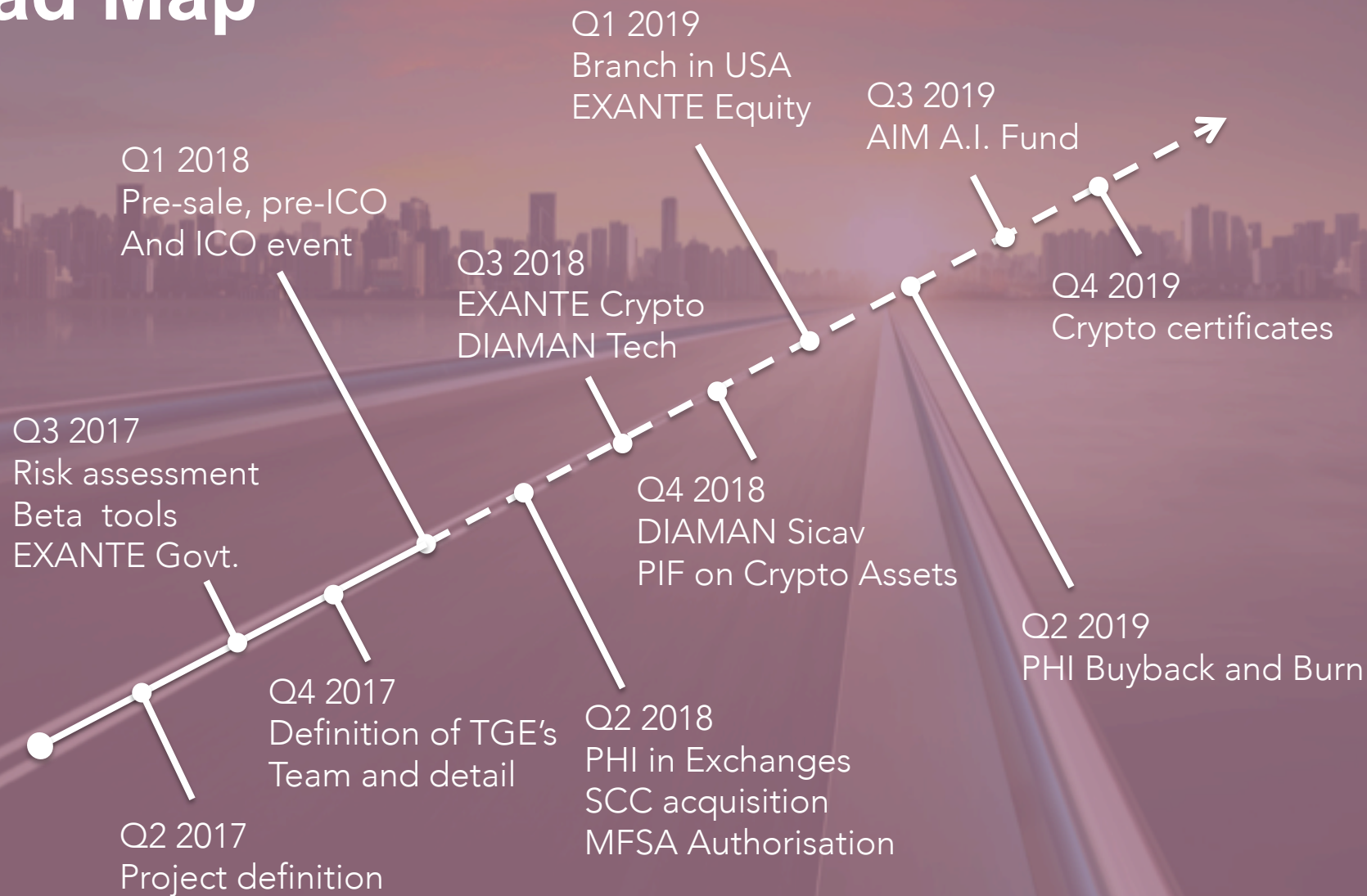
Patents Pending



Organizational Chart



Road Map



diaman.eu

human

digital

phitoken.io

crypto

**The future of Wealth Management
is human, digital & crypto**

Pre-sales closed in
only 13th days, join
our Pre-ICO with
21% discount

phitoken.io

call to
action



To follow the TGE
project of PHI
Tokens, join the
Telegram group

