



APEXCOINS

Cryptocurrency | Real Estate | Real Return

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Apex Coins offers investors the opportunity to obtain exposure to cryptocurrencies, whilst benefiting from the stability of asset-backed security.

Apex Coins also allows investors the opportunity to move against volatility in the cryptocurrency markets, without incurring the frictional costs of converting their holdings into fiat.

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INTRODUCTION

In what are often volatile markets, our brand represents an honest and transparent relationship between the managers and producers of capital.

MOTIVATION

Recently there has been a substantial increase in the global interest for digital currencies. This interest and the resulting industry developments have led to increased opportunities for investors to gain exposure to cryptocurrencies.

However, many coin holders have become nervous of their vulnerability to excessive volatility in the market, and with no tangible asset underpinning these new currencies, coin holders do not currently have many viable options to secure their wealth against these fluctuations.

SOLUTION

Apexcoins system is built upon the Blockchain network and Apexcoins has created a cryptocurrency investment vehicle which is asset-backed through real estate.

In return, Apexcoins investors will benefit from both capital growth and rental income, in a similar fashion to a traditional REIT, but with the added benefit of increased liquidity, low minimum investment thresholds and lower overall fees.

Apexcoins will enable the holder to gain exposure to a property fund which will focus on income-generating real estate assets across a range of sectors and geographies in Europe.

These investments will be professionally managed and advised by our appointed specialist, initially deployed into existing property funds with direct investments to be made subsequently, so that a low-risk blended yield can be returned to investors by way of dividend on a regular basis.

Apexcoins's approach combines the strength of two existing sectors by providing greater stability and income generation to cryptocurrencies whilst also delivering increased liquidity to the real estate market.

SECURITY

Provides asset-backed security to your cryptocurrency portfolio

STABILITY

Enables stable portfolio diversification without converting to fiat currency.

INCOME

Offers a share of net profits from rental income and asset appreciation

EXPOSURE

Offers exposure to real estate for all

LOW-RISK

Property fund enables investors to hedge against cryptocurrency market crash.

Digital Assets is an emerging asset class that investors cannot afford to ignore.

Apex is offering a passive exposure to this new asset class.

Apex specialists comprise best-in-class talent in fund and risk management combining technical know-how with portfolio management skills.

The investment's unique offering to investors include a stable income-stream coupled with capital appreciation opportunities.

HOW IT WORKS



BUY A PLAN

Transfer Ether, Bitcoin to purchase an investment plan.



EXPOSURE TO REAL ESTATE

Working with top advisors and legal firms, Apexcoins invests in real estate assets.



DIVERSIFY INVESTMENT

Apexcoin utilizes unique partnerships with expert traders and miners to diversify investors funds into heavy-capital projects.



ASSET-BACKED

Stability and security through an asset-backed investment.

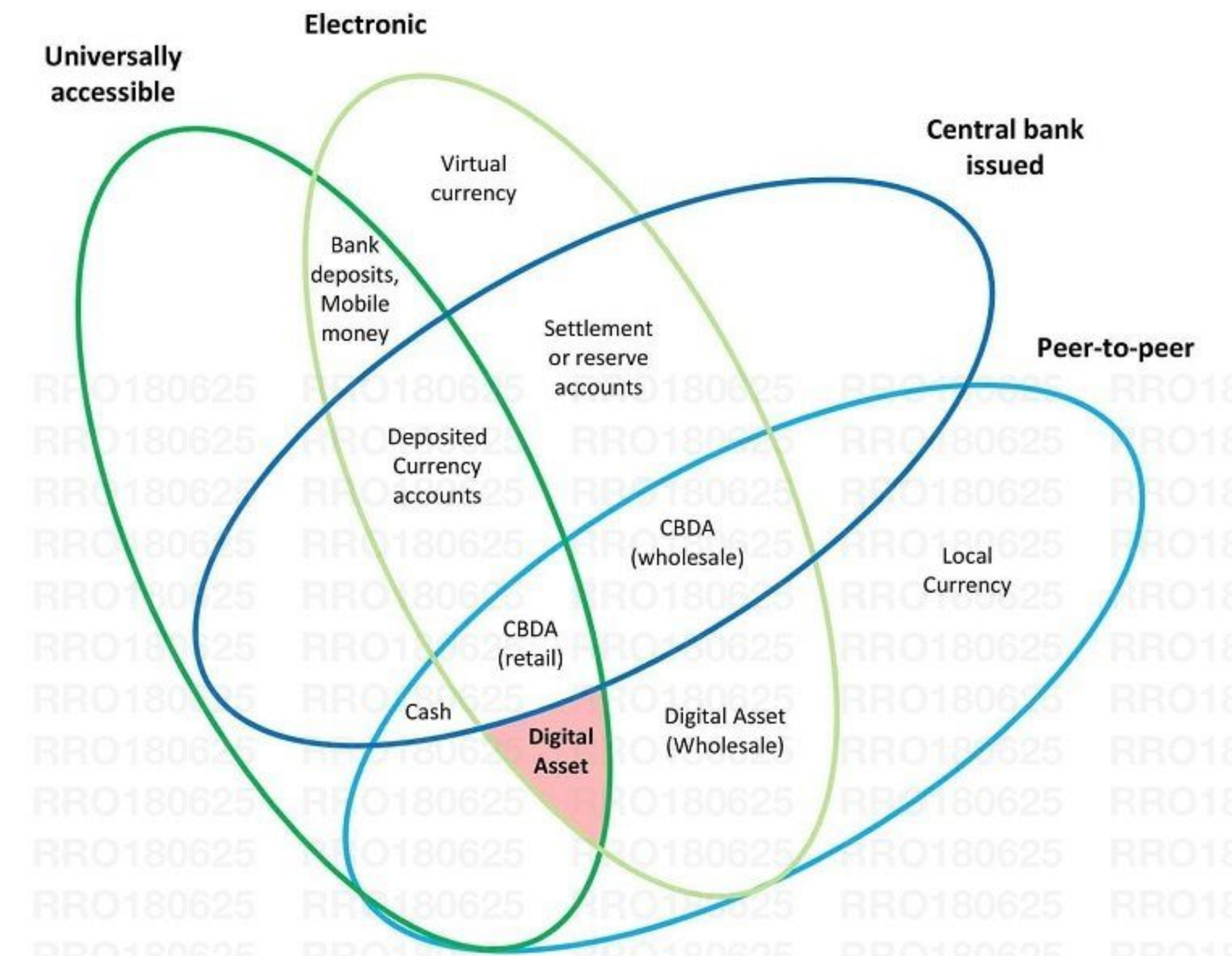
THE NEW TAXONOMY OF MONEY

The Bank of International Settlement recently unveiled what it names "a new taxonomy of money", whose properties are as follows:

- Issuer (central bank or other)
- Form (electronic or physical)
- Accessibility (universal or limited)
- Transfer mechanism (centralised or decentralised)

Central Bank Digital Assets ("CBDA") are similar to Digital Assets with the major difference of being issued by a Central Bank rather than being decentralised as is the case with Digital Assets.

THE MONEY FLOWER



Source: Bank of International Settlement (BIS), Citi Research

FINANCIAL INTERMEDIARIES

Present

Requires trusted, centralised intermediaries

Batch clearing and settlement

Higher fees and costly infrastructure



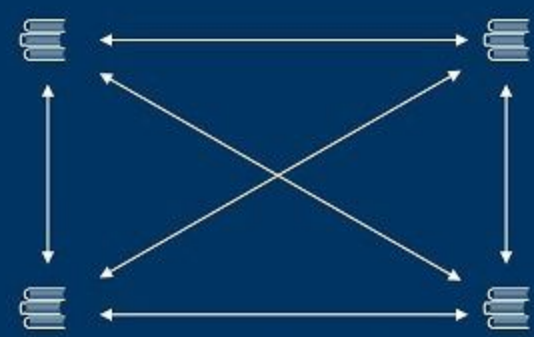
Clearing House Centralised Ledger

Emerging

Optional Intermediaries

Near real-time processing and management

Lower fees and reduced infrastructure cost



Financial Network Distributed Ledgers

2.2 e-BANKING VS. BLOCKCHAIN

Blockchain's distributed ledger model will take time and cost out of present financial flows.

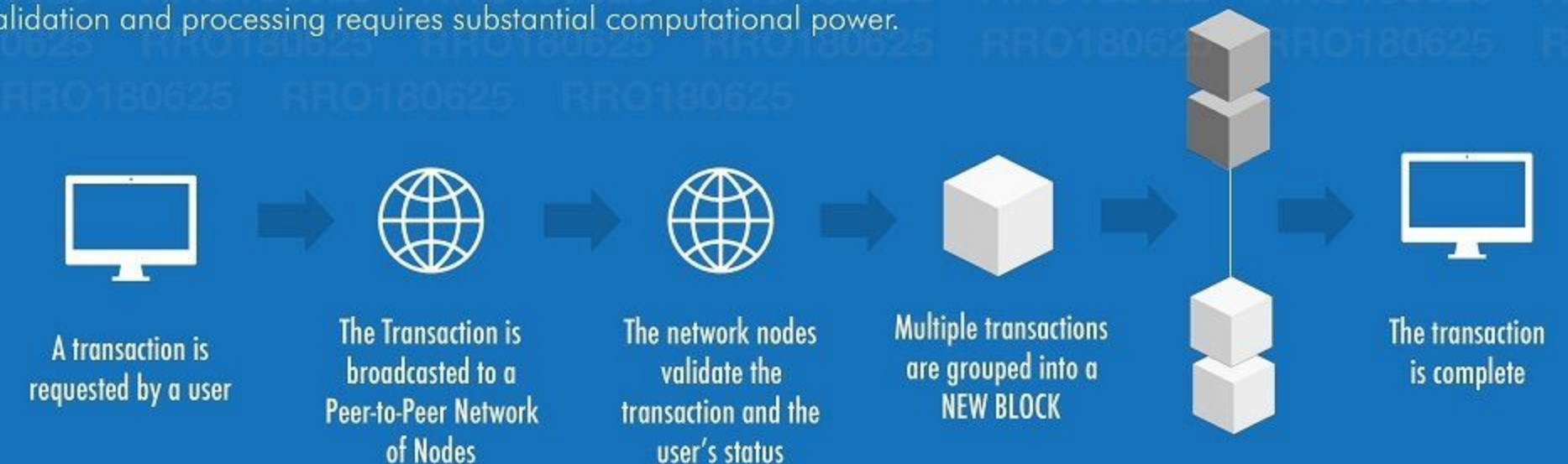
Blockchain is a distributed ledger database that uses a cryptographic network to provide a single source of truth. Blockchain allows untrusting parties with common interests to co-create a permanent, unchangeable, and transparent record of exchange and processing without relying on a central authority.

In contrast to a traditional payment model where central clearing is required to transfer money between the sender and the recipient, Blockchain relies on a distributed ledger and consensus of the network of processors, i.e. a super majority is required by the servers for a transfer to take place.

HOW MINING WORKS

The blockchain is secured and maintained by miners, which are nodes of computers that validated and process the transactions on the blockchain.

Validation and processing requires substantial computational power.

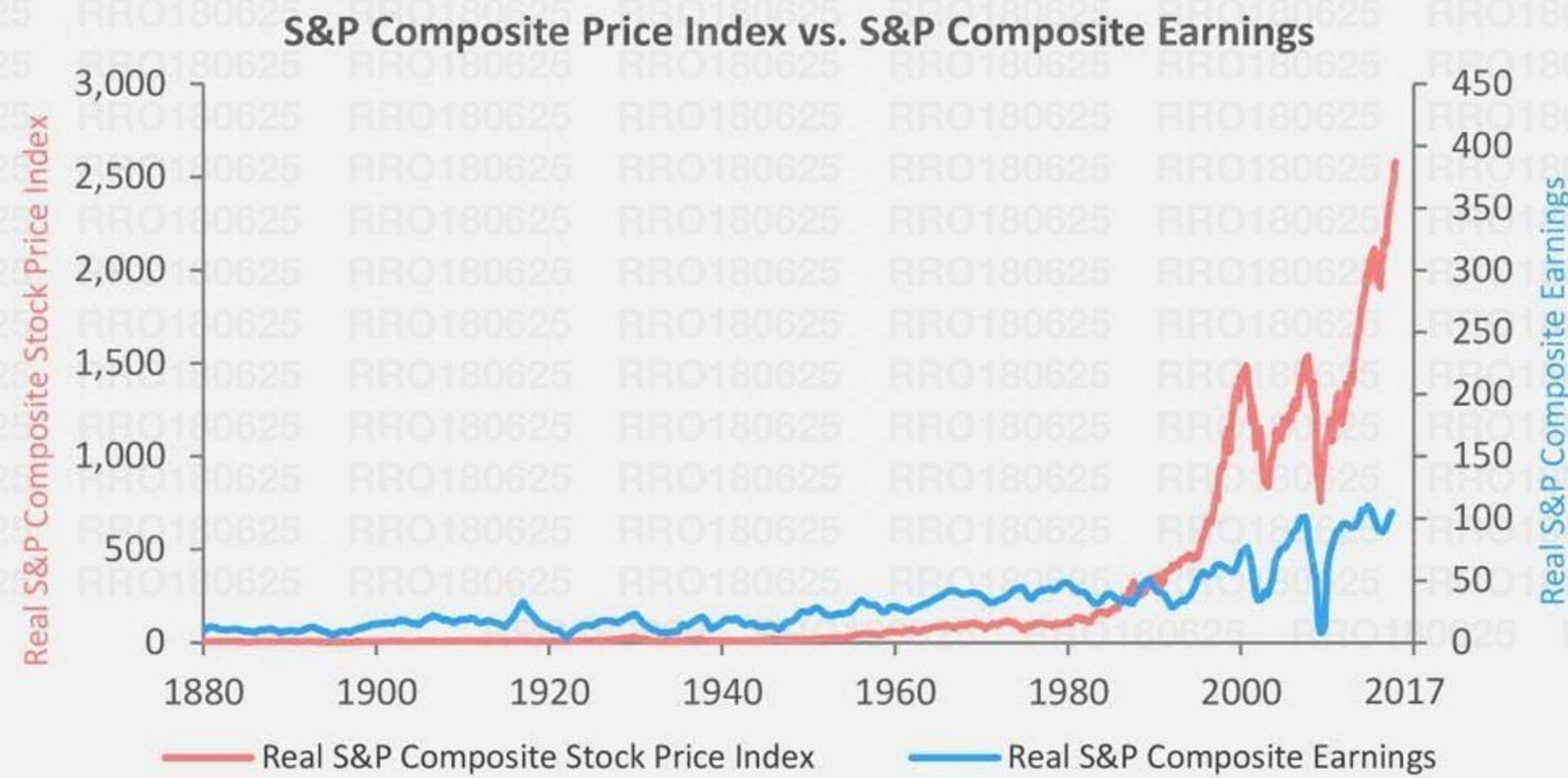


ASSESSMENT

Alpha generation is becoming increasingly difficult in today's equity markets

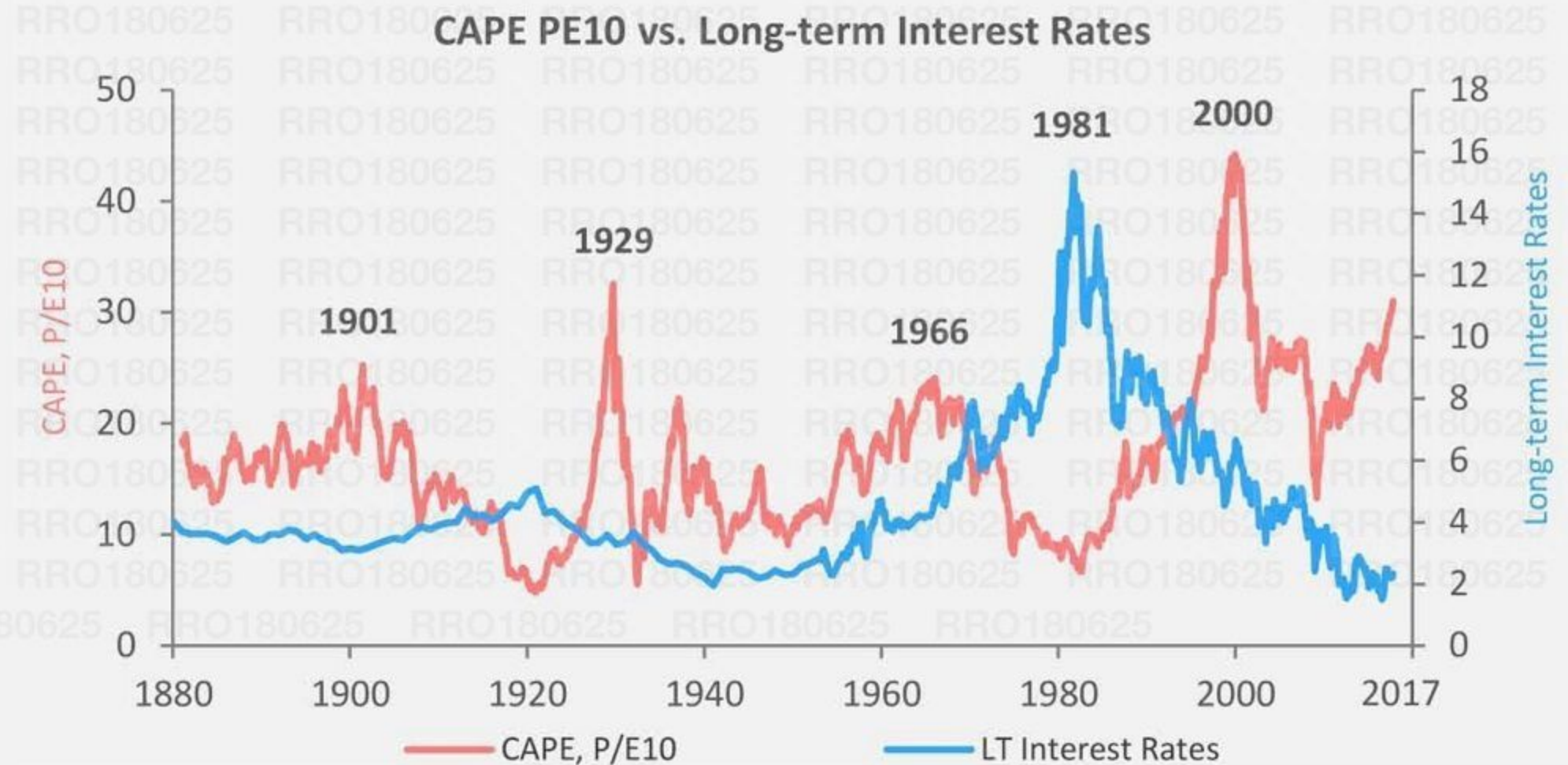
Markets at all-time highs

- Stocks are trading above their long-term average
- Current equity cycle is already the second longest on record and valuations are now more extended than they have been in almost every other cycle
- The Cyclically Adjusted P/E (CAPE) ratio is at a cyclical high of 31x, a level last breached in June 1997 on the way up to 44x in 1999/2000



Major market correction expected

- Central banks have unleashed an unprecedented degree of extraordinary monetary easing in recent years
- Lowest interest rates ever on record, we have seen 698 global interest rate cuts since Lehman bankruptcy, as well as USD 11.1 trillion purchases of financial assets by central banks since Lehman.

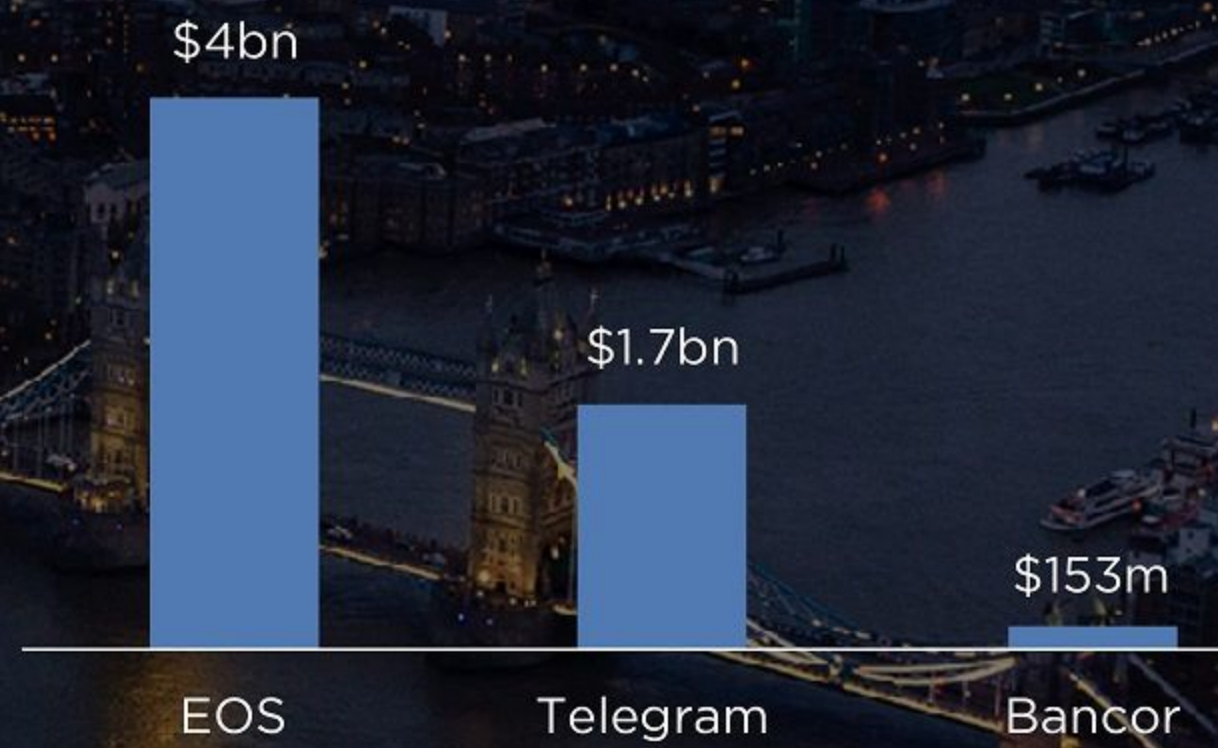


THE CRYPTOCURRENCY MARKET



- Total Cryptocurrency Market Capitalisation
- Funds Raised Through ICOs

Significantly Sized ICOs



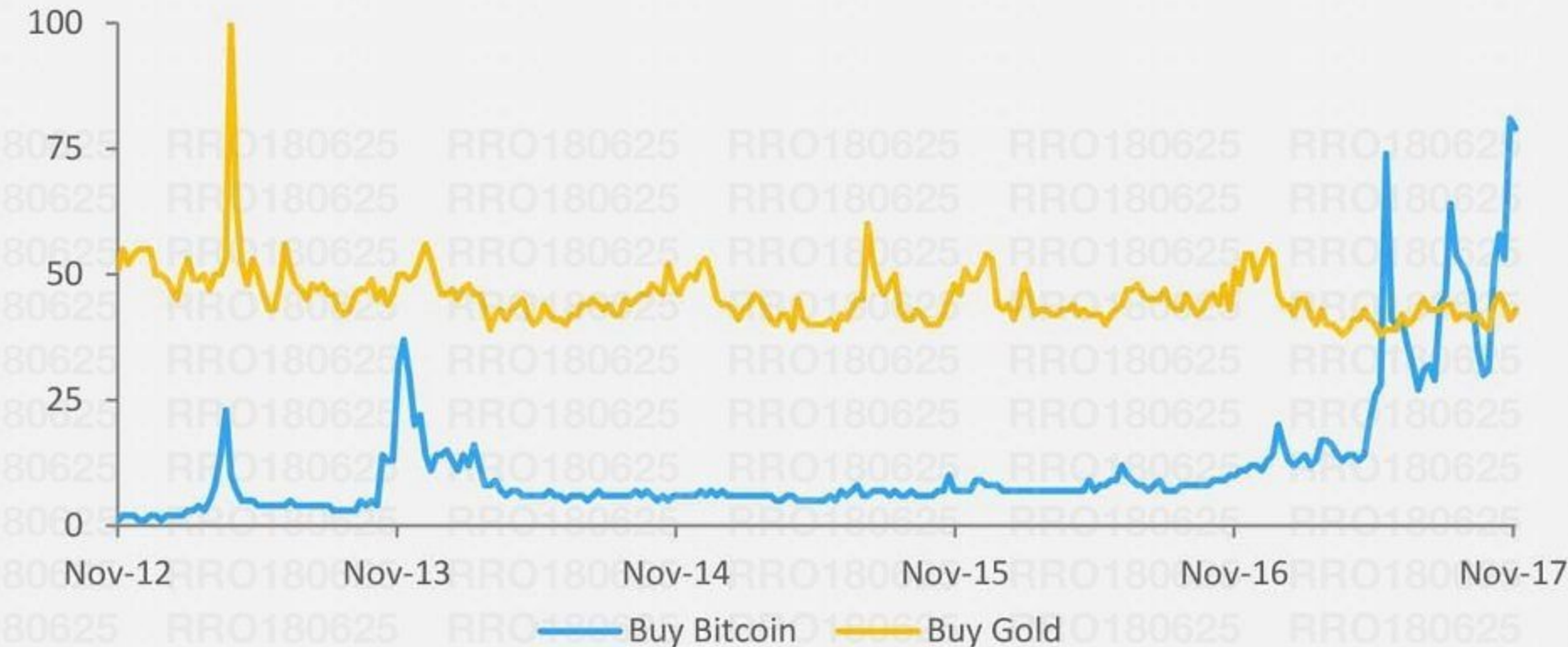
2017 ICO Funds Raised by Region



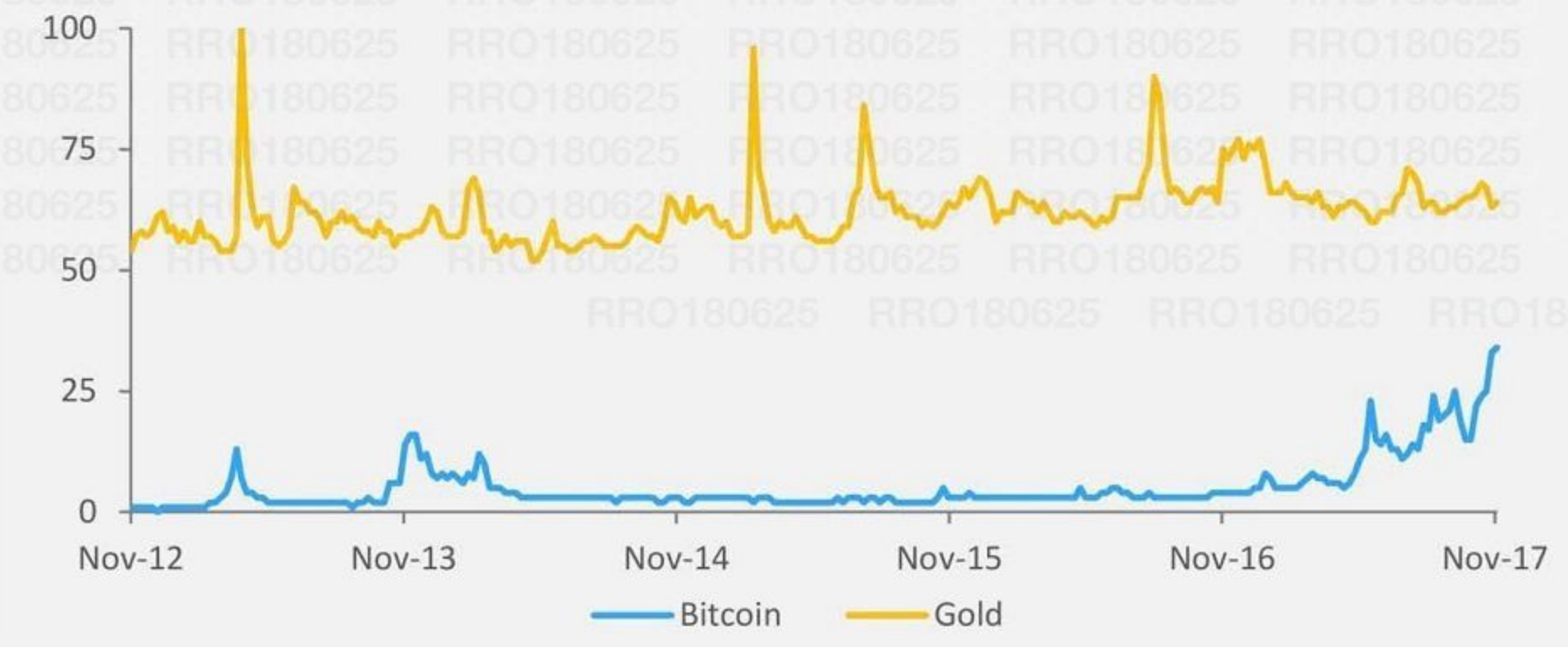
ASSESSMENT

Digital assets, specifically Bitcoin, is establishing itself as digital gold

"Buy Bitcoin" has overtaken "Buy Gold"



"Bitcoin" still lagging "Gold" but further closing the gap



Source: Google Trends

"Buy Bitcoin" overtakes Gold in Google Trends search

Digital assets continue to demonstrate above average market returns given the early stages of its existence

Major political and economic events have demonstrated how Bitcoin is regarded as safe resort for liquid funds (i.e. during political unrest in Zimbabwe)

Google Trends analysis the interest over time of certain search terms. The analysis shows that in 2017 the term "Buy Bitcoin" has overtaken "Buy Gold" for the first time

"Buy Gold" has continuously declined over the last 5 years, whereas the term "Gold" has further gained popularity over the past 5 years

Bitcoin's price rally together with the increased news coverage has led to a significant increase in popularity in both, "Buy Bitcoin" as well as "Bitcoin" search terms

BITCOIN BENCHMARKED

Why Bitcoin serves as digital gold

Bitcoin serves as both: long-term growth asset as well as tail risk hedge.

There are **11 million** millionaires in the USA alone, but only ever **21 million** Bitcoins in circulation.

Economists

definition of money

Store of value

Unit of accounts

Medium of Exchange

Standard of deferred payment

Characteristics of Bitcoin

- Limited supply
- Resistant to innovation
- Independent from any nation-state or economy

- Common unit
- Highly divisible
- 1 Bitcoin can be divided into 100 million Satoshi

- Increasing acceptable as payment
- Most brand awareness within digital assets
- Most universal digital asset

- Can serve as standard of payment contracted to be made at some future date. Facilitating borrowing and lending

Bitcoin's additional features

- Uncorrelated to any asset class
- Can be acquired and traded from anywhere in the world regardless of local market and banking infrastructure (destination for capital flight)

- Stable roadmap for inflation
- Mined at a predictable rate, average one block every 10.5 minutes

- Most hashing power results in the most secure digital asset
- Most liquid

- Most ubiquitous
- Smallest price movements compared to other digital asset: U.S. Treasury of the digital assets world

Gold-like features

Conclusions

"We are about to see massive disruptions"

Christine Lagarde, IMF Managing Director, 13 Oct 2017

"The Start of the End of Fiat Money?"

Deutsche Bank Research, 01 Nov 2017

"Bitcoin is better than currency [...] Bitcoin is unstoppable"

Bill Gates, Co-founder Microsoft, 02 Oct 2014

"People are 'underestimating' the 'great potential' of bitcoin"

Peter Thiel, Co-Founder PayPal, 26 October 2017



Fund information

Apexcoins believes in transparency and accountability. As such, along with quarterly validations of privately owned real estate assets, Apexcoins will provide information on the performance of its trading and mining partnerships as well as projections and AI predictive analysis.

Dividend from Rental Payments.

Stability with real estate assets.

Profit growth through future capital growth from underlying assets.

Comparable investment opportunity to traditional real estate funds.

PREMIUM PLANS
FROM \$1,000

VIP PLANS FROM
\$100,000



Property Strategy

Due to the long-term investment horizon to deploy capital into purchasing real estate, Apexcoin deploys investments proceeds into existing property funds. This intermediate step will provide real estate exposure to investors faster than outright property purchases.

We have set up a single fund which will source, screen and invest in private property. Apexcoins investments specialists, alongside a plethora of property consultants, implements a property strategy to match the size of invested funds and the current market opportunities.

Leveraging the unique partnerships, Apex team will be proactive to react to changes in market condition and adapt quickly to utilise our assets across a range of geographies.

How we
make
money

Ongoing management of the underlying assets and the success of the property fund.
Up to 5% commission from successful capital projects.

Up to **5%**
Performance
Fee

2%
AMF
Fee



PROPERTY STRATEGY

Approach: Apexcoins invests in the commercial real estate sectors of office, industrial, retail and alternatives. Other property asset classes may also be considered as part of a balanced portfolio, which focuses on delivering secure income and enhancing the overall NAV. We aim to invest in real estate which offers sustainable and favorable supply and demand characteristics. Selected properties should offer good long-term fundamentals in terms of location, specification and the potential for both income and capital growth. Opportunities for active asset management will also form a key part of the strategy. Apexcoins aims to ensure a low risk blended yield which can be returned to investors on a regular basis.

The strategy is focused on the following key objectives:

- Calculated investment
- Balanced portfolio across asset classes and regions
- Minimise portfolio risk through effective management



Calculated
Investment



Balanced
Portfolios (Asset
classes & Regions)



Asset
Management

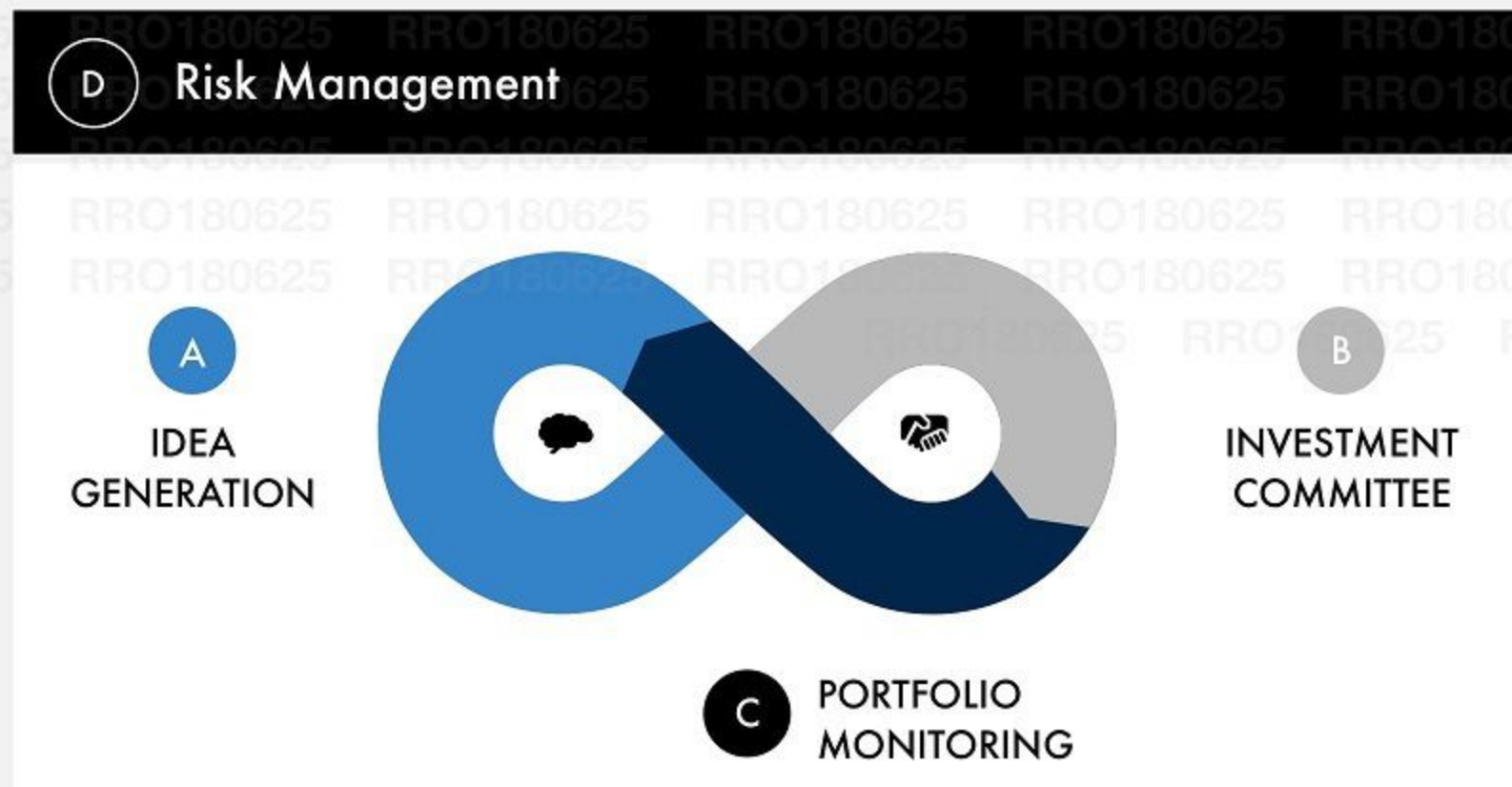
INVESTMENT PROCESS

General Overview

- 1 IDEA GENERATION**
In-house fundamental research and analysis
- 2 SCREENING**
Automated monitoring of fundamentals
- 3 DUE DILIGENCE**
External validation of proprietary research and analysis
- 4 INVESTMENT COMMITTEE**
The Investment Committee is composed of the most senior Members of the team and is extended in circumstances where specialised expertise is beneficial for a broader examination of the investment proposal.

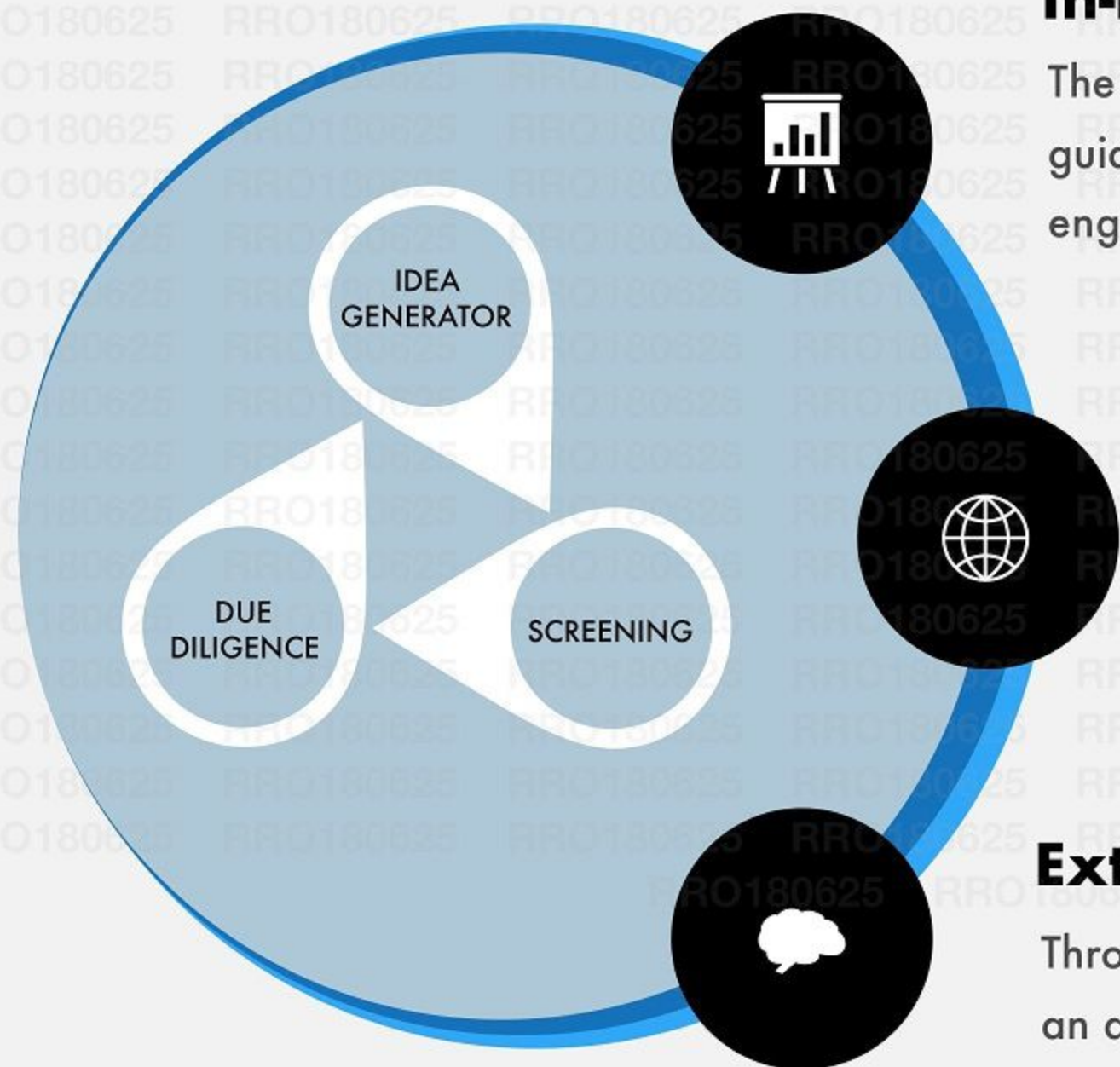


- 5 MANAGEMENT**
The permanent member of the Investment Committee is the Chief Investment Officer
- 6 PORTFOLIO MONITORING**
 - Testing if all relevant technical and fundamentals factors support the ongoing investment hypothesis
 - Monitoring of external 3rd party validators for deviation or newly available information
 - Based on (6a) and (6b), validation of in-house fundamental research and analysis
 - Feedback loop to (1) Idea Generation



We combine sharp focus on fundamentals and value-based investing.

In analysing potential investments, we consider both quantitative and qualitative factors. Our investment process is enhanced by Artificial Intelligence (AI) based technology, which allows us to scale our idea generation capability considerably.



In-house fundamental research and analysis

The team has designed guidelines on how to approach and analyse an investment opportunity. These guidelines were developed on the back of accumulated 50+ years experience gained in previous engagements with highly reputable global investment firms and investment banks.

Automated monitoring of fundamentals

Application programming interfaces ("APIs"), which are connected to all available/credible data sources for this asset class, provide data points which serve for purposes such as idea generation but more importantly as a back-test and validation of assumptions and the analysis performed by the team members.

External validation of proprietary research and analysis

Through our global network of scientists, investment professionals, business leaders we seek further validation and an additional due diligence step to strengthen our in-house investment hypothesis

B

Investment Proposal submitted to Investment Committee

The team monitors all executed investments. The monitoring and risk assessment process is adjusted for each investment depending on its materiality and nature.

Testing of Investment Hypothesis

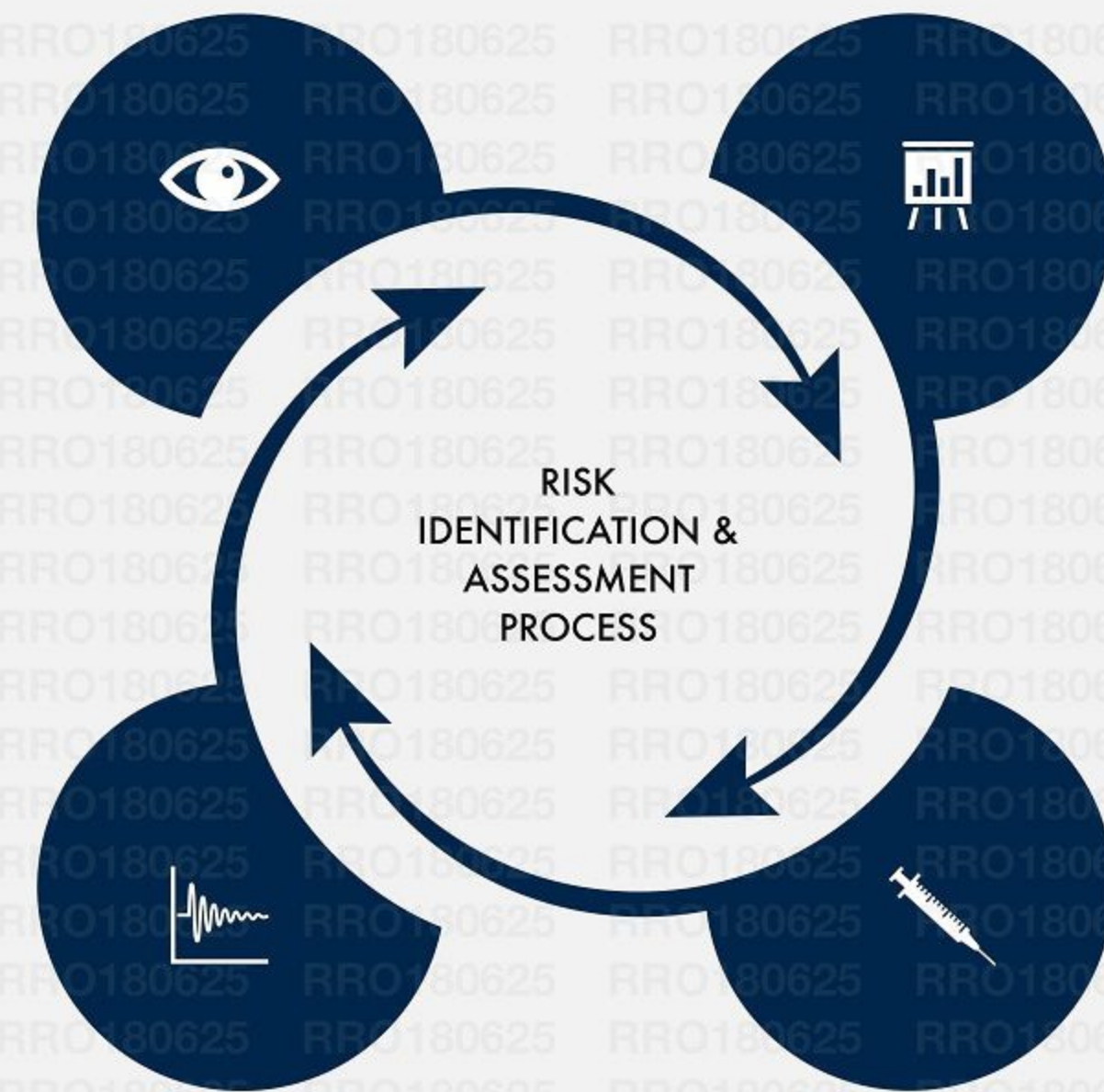
- 1 Testing if all relevant technical and fundamentals factors support the ongoing investment hypothesis.
- 2 Monitoring of external 3rd party validators for deviation or newly available information.
- 3 Based on (1) and (2), validation of in-house fundamental research and analysis.

Risk Identification

Risks are identified through a variety of programs

Monitor & Report

Risks are monitored on an ongoing basis to ensure their ratings and treatments remain appropriate
 Regular risk reporting is provided to key stakeholders.



Risk Assessment & Analysis

Risks are assessed using defined risk assessment methodologies

Risk Treatment

Treatment strategies are identified and implemented to reduce risk where desired

Ongoing Portfolio Monitoring and Risk Assessment analyses for each investment determines whether to continue or terminate an entered/active position.

INVESTMENT PROCESS – **D**
 Risk Management Principles

Digital assets is an emerging asset class with many aspects remaining immature and ill-understood and where regulation is still evolving

We are systematically managing these risks by applying the principles of professional investment management

Digital Asset Specific Risk Measures		
Operational Process & Technology	Security	Counterparty Risk
<p>The Investment Manager is committed to technology and their effective application within the firm</p> <p>Employees of the Investment Manager have pioneered in the development and automation of trading, trading algorithms as well as risk and reporting systems</p>	<p>Digital assets are stored on wallets (mostly cold storage) where we control the private keys and accessing funds require approval from multiple stakeholders</p> <p>Pre-vetted custodians are used to diversify risk</p>	<p>We actively diversify our exposure among exchanges, jurisdictions, and brokers</p> <p>We mitigate exposure by actively managing trading balances at exchanges</p> <p>Ongoing due diligence and performance measurement of counterparties</p>

Business Management: Manage

- Responsible for identifying, analysing, managing and controlling, monitoring and reporting risks within the business
- Promoting and implementing a culture or managing risk exposure
- Ongoing management of inherent and residual risk

LEVEL 1 DEFENCE

Risk & Compliance: Oversight

- Responsible for the design and maintenance of the risk management framework
- Provide the tools and assistance to help the business manage risk
- Combination of oversight and trusted advisor
- Overarching 'risk oversight unit' across all risk types

LEVEL 2 DEFENCE

Audit: Assurance

- Responsible for providing objective assurance to all stakeholders regarding the effectiveness of the internal control environment
- Independent assurance function

LEVEL 3 DEFENCE

The Team At A Glance

Director of Real Estate

Steve has been involved in the buying and selling of portfolios, development land, and single assets in the last 30 years.

His Real Estate firm focuses on residential, commercial and retail. Steve has also been active in the cryptocurrency world since 2013.

STEVE MASON

Director of Investments

Experienced investor across asset classes and industries in the Americas and Europe.

Previously an investment and commercial banker with experience structuring and raising over USD 850 Million for banking operations.

FABIAN D. ALBERT

COO

Experienced Management consultant in developing business ecosystems.
Vetted market trader in quantitative methods.
He can show you how to achieve standout contribution from connected people in open, diverse, multi-level, multi-disciplined and multi-functional teams.

MAURICE DRISCOLL

Head of Trading

Early Bitcoin adopter with a strong technical background.

Experienced in large-cap digital asset transactions ranging over USD 2 billion.
A leader in Europe's crypto and information technology sector since 2010.

SIMON LEE

Investment Advisor

A Mayfair based entrepreneur & venture capital investor.

Edward is the co-founder of Spe Ventures, a property focused private equity boutique.

EDWARD BUTTON

Apex is headquartered in England, United Kingdom and maintains offices in London, Ireland, Estonia, and many other countries.

Apex provides services to all fund types including UCITS funds as well as AIFMD compliant regulated Specialized Investment Funds (SIF).

Apex is regulated by the Commission de Surveillance du Secteur Financier (CSSF).

Apex Limited include the following advisors for this investment:

Deloitte (Audit)

EY (Tax)



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