



PHItoken™
HYBRID PLATFORM FOR HYBRID INVESTMENTS

Platform
for Hybrid
Investments
light paper

Background and Landscape

The global Wealth Management industry has been thriving thanks to high returns generated from the twenty-year bond rallies and from the returns of the American equity indices and Emerging Markets. This favourable scenario combined with the poor financial knowledge of customers has allowed the industry to generate and maintain inefficiencies and high costs in the distribution and management of financial products.

The future of the financial market and the rate at which it is, and has been operating

at, is not promising. With bond returns holding a zero or even negative value and the stock market carrying a positive growth rate for nearly a decade, it seems unlikely that the industry will be able to sustain such trends.

With returns predicted to be low, it becomes apparent that the industry will not be able to cover the high costs from the inefficiencies. Additionally, pressures are increased from emerging Fintech companies, such as the Robo Advisors, which are gaining market share especially in the United States. The main critical issues that need to be addressed are listed below:

- 1 High costs mainly due to out-dated and labour intensive operating models.
- 2 Limited access to multiple investment opportunities, resulting in poor results for the client.
- 3 Sale of captive products without real competition between asset managers.

Why a Platform for Hybrid Investments?

DIAMAN Partners LTD intends to create the first Platform for Hybrid Investment (PHI), which allows investments in all asset classes and investment vehicles including crypto assets.

The PHI (Platform for Hybrid Investment) will provide clients with a fully digitized platform on which to manage all savings and investments, together with human wealth managers to play a fundamental role in identifying the real needs of clients and assist in managing their emotions to avoid classic behavioural finance investing mistakes and/ or poor decision making.

The platform will be a Hybrid Platform for Hybrid Investments, in other words, digital process management with seasoned professional wealth managers for client interaction.

The PHI platform will solve the critical problems of the Wealth Management industry due to the following reasons:

- PHI will reduce the commercial supply chains via digitalization and lower the costs of providing investment services.
- It will enable you to invest in multiple investment vehicles, including Crypto Assets, which represent a fantastic investment opportunity.
- It will create a comparison between Asset Managers and Wealth Managers by stimulating competition and therefore obtaining better returns for the customer.
- By combining the principles emerging from the Crypto world, such as digitalization of processes, sharing, innovation and competition.



DIAMAN Partners intends to share the project with the Crypto community by issuing a PHI Token with the aim of financing the project.

The aim is to ensure that those who believe in the project, (and those who work on it), will share in its' success.

There are five good reasons that can define the PHI Token as an amazing project:

1) The parent company DIAMAN SCF has 16 year of successful business as quantitative financial advisory company for institutional and has been working

on the digital platform project for more than a year with some modules already implemented: The MiFID II compliance Risk Assessment questionnaire, the financial planning module and quantitative engine management models, some of which with a real track record of up to 15 years of history.

2) The Platform for Hybrid investment allow the clients to invest in crypto related products but isn't depending by the future of the Crypto world and can survive also in the unfortunate hypothesis that this business will disappear.

3) The platform valorise the Humans involved in the process of investment decision, goals definition and also to correct the behaviours of the clients during bear markets.

4) The PHI Token allow the normal person to use in a free version software usually reserved for institutional clients.

5) The creation and use of PHI Token allow the company to reduce the cost of the financial distribution without reduce the quality of the services.

PHI Token™ TGE Overview

The Token Generation Event (TGE) will be in three phases:

- 1) Pre-Sale was closed in only thirteen days for a number of 3.524,578 Tokens;
- 2) The second phase is Pre-ICO which will allow you to buy a maximum of 3,524,578 Tokens with a 21% discount, will start on 3rd March 2018 at 13.00 CET;
- 3) The ICO will be carried out up to a maximum of 7,881,196 Tokens, and will take place on 8th March 2018 at 13.00 CET.

Pre Sales	closed
Amount of PHI Token™ in Pre-Sales	3.524.578
Pre ICO Start Date *	3 rd March 2018
Amount of PHI Token in Pre-ICO	3.524.578
Minimum amount in pre-ICO	1 ETH
Duration of Pre ICO *	until 8 th March 2018
Discount of price	21%
Option for early termination	yes, upon reserving 3.524.578 Tokens
Possibility of reservation contract in Pre-ICO	yes
PHI Token ICO Start Date *	8 th March 2018
Amount of PHI Token in ICO	7.881.196
Duration of ICO *	until 21 st March 2018
Option for early termination	upon reaching 14.930.352 Tokens (hard cap)
PHI Token reserved for Airdrop after 6 month	1.346.269
PHI Token reserved for Management Team	1.346.269
Minimum amount in ICO	no minimum
Total number of PHI Token issued	24.157817,00
Adjustable distribution	unsold or unallocated tokens will be destroyed
Further Tokens issues	no, a single token issue within the ICO
Secured method for Tokens purchase	only ETH
Mincap	1 million USD, all funds will be returned
Token distribution supported *	no later than 5 th April 2018
Token Generation Event (activation date)	5 th April 2018

*All the dates and discount percentage are subject to modify

PHI Token rewards

The PHI Tokens have three preparatory features to increase the value of PHI Tokens over time:

- 1) PHI Tokens as Stake: Whoever wants to use components of the platform, such as asset managers and financial planners, must own and immobilize the PHI Tokens;
- 2) PHI Tokens as Payment: The hybrid investment platform and the developed financial software will accept payments in PHI Tokens offering 30% cashback, thus encouraging people to pay with

this Tokens instead of fiat currency. The company has deposited a patent to increase the relation between the PHI Token and the results of the business.

3) PHI Tokens Buy Back and Burn rewards: 15% of the performance fees generated by the platform and 50% of the annual tax refund obtained from the payment of taxes in Malta (corresponding to 15% of the company's EBIDTA) will be used to purchase PHI Tokens on exchanges and will be withdrawn, to create a scarcity effect that will produce a continuous growth over time.

The project and its features are explained better in the full white paper, this is an extract.



This is a document without any legal value, only for a quick valuation of the project, please read the full white paper to understand all the risk related to the purchase of Crypto Assets.

www.phitoken.io