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WHITE PAPER

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The token sale is intended for, made to or directed at only persons outside the united states of america and the people’s republic of china and may be acted upon only by persons outside the united states of america and the people’s republic of china, provided such persons are not citizens, persons domiciled in, or residents of countries the laws of which prohibit or conflict with the token sale or participation in the token sale. Accordingly, you are not eligible and you are not to purchase any ia tokens in the token sale if you are located in the united states of america or the people’s republic of china at the time of your intended purchase / purchase of ia tokens in the token sale. You are also not eligible and you are not to purchase any ia tokens in the token sale if you are a citizen of, resident of, domiciled in, or green card holder of the united states of america or if you are a citizen of, domiciled in, or resident of a country the laws of which prohibit or conflict with the token sale or participation in the token sale.

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 - c. You agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment in any jurisdiction, or a solicitation for any form of investment, and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper;**
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 - ii. debentures, stocks or shares issued by any person or entity;**
 - iii. rights, options or derivatives in respect of such debentures, stocks or shares;**
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 - v. units in a collective investment scheme;**
 - vi. units in a business trust;**
 - vii. derivatives of units in a business trust; or**
 - viii. any form of investment;**
- i. you are fully aware of and understand that you are not eligible to acquire any IA Tokens if you are a:**
- i. citizen, resident, person domiciled in, or green card holder of the United States of America;**
 - ii. citizen, resident, person domiciled in, or resident of a country the laws of which prohibit or conflict with the Token Sale or your participation in the Token Sale; or**
 - iii. person who is located in the United States of America or the People's Republic of China at the time of your intended purchase or purchase of IA Tokens in the Token Sale;**
- j. you are legally permitted to participate in the Token Sale and all actions contemplated or associated with such participation, including the holding and**

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- use of IA Tokens;**
- k. the amounts that you use to acquire the IA Tokens were not and are not directly or indirectly derived from any activities that contravene the laws and regulations of any jurisdiction, including anti-money laundering laws and regulations;**
 - l. if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to participate in the Token Sale;**
 - m. you are not obtaining or using IA Tokens for any illegal purpose;**
 - n. you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology, and smart contract technology;**
 - o. you are fully aware and understand that in the case where you wish to purchase any IA Tokens, there are risks associated with each Token Group Entity and its respective businesses and operations, IA Tokens, the Token Sale, and the IAT Ecosystem;**
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Token Group and the IAT Ecosystem;

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Risks and uncertainties

Prospective purchasers of IA Tokens should carefully consider and evaluate all risks and uncertainties associated with the Token Group and its business and operations, the IA Tokens, the Token Sale, and the IAT Ecosystem, all information set out in this Whitepaper and the Token Sale Terms prior to any purchase of the IA Tokens. If any

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of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Token Group could be materially and adversely affected. In such cases, you may lose all or part of the value of the IA Tokens.

Executive Summary

Real estate investing has been one of the most profitable ventures known to man. Totalling up the global property value (inclusive of residential, commercial, industrial and agricultural land), the market cap is a staggering value of above US\$210 trillion with residential property making up about 75% of it.

However, getting into the market has not been the easiest for the masses for various reasons such as:

- **High capital requirements**
- **Stringent financial regulations to gain access to mortgages**
- **Restrictions on foreign ownership**
- **High upfront charges and taxes on resale**
- **Clear ownership transfer**
- **Lack of transparency in the entire process framework which is especially so in developing countries**

With the introduction of Instant Assets Tokens (IAT), the company aims to make property investment easily available to the masses through the digitization of assets. The company has plans to expand to other developing countries with focus first being placed on the Philippines market.

Other areas which we aim to target include the transparency of the resale and leasing processes. We will also be integrating other utilities for the tokens on the platform which includes paying for furnishing, legal fees and fees for engaging tax auditors.

The company will create our own IAT blockchain and utilize the funds from the ICO/IEO to acquire and create the first pool of assets on the IAT blockchain. The platform will also have multiple channels of usage with various partner merchants.

To learn more about the Instant Assets Tokens ICO/IEO, you can visit our website:

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INTRODUCTION

The story of Philippine Real Estate is one that many investors have found promising. Gross yields for property investments in the Philippines are the highest in Asia, making it the “most attractive” location for foreign investors in the region, according to property management and research firm Colliers International. Strong demand in the pre-selling market has continued to raise residential prices, with the most expensive condominium project now priced at an estimated USD10,000 per square metre. Meanwhile, leasing demand remains firm in the various business hubs.

Metro Manila Commercial Space Statistics

	Q1 2019	Full Year2019	2018 –2021 Annual Average
Demand	Lower by 72,200 Sqm	Higherby858,000 Sqm	Higher by 957,700 Sqm
Supply	Lower by 151,500 Sqm	Higher by 1.06m Sqm	Higher by 1.08m Sqm

	QOQ / End Q1	YOY / End 2019	Average Annual Growth 2018 -2021
Rent	Higher by 2.40%	Higher by 4.00%	Higher by 5.00%
Vacancy	Higher by 0.70%	Higher by 0.60%	Higher by 0.50%

Source: Colliers International Philippines Research

The demand for office space and condominiums have increased because of the continuous growth of the Information Technology, Business Process Outsourcing (BPO) industry and Chinese operated online gaming companies.

Metro Manila Residential Space Statistics

	Q1 2019	Full Year2019	2018 –2021 Annual Average
Demand	Lowerby3,500 Units	Higher by 7,100 Units	Lower by 7,000 Units
Supply	Lowerby3,700 Units	Higher by 7,800 Units	Lower by 7,600 Units

	QOQ / End Q1	YOY / End 2019	Average Annual Growth 2018 -2021
Rent	Higher by 0.80%	Higher by 1.20%	Higher by 0.80%
Vacancy	Lowerby0.20%	Higher by 0.10%	Higher by 0.10%
Capital Values	Higher by 6.00%	Higher by 9.70%	Higher by 6.30%

Source: Colliers International Philippines Research

The company will use the proceeds from the sale of the tokens to purchase real estate in the commercial and residential sector. The properties purchased by IAT will be digitized and organized into legal holding structures. This will serve as the first pool of assets that can be transacted over the IAT blockchain.

The country’s current administration has also committed to various infrastructure, road improvements and major master planning for the coming years. As such, we are expecting growing demand from the population of the Philippines which is over 100 million with another estimated 10 million of Overseas Filipino Workers (OFWs) who are remitting close to US\$30 billion back annually.

Currently, we have an asset management company that is already operational and profitable; as such, the properties acquired will be entrusted to the management

company and discounts will be given to prospective buyers and tenants if IA tokens are being used in the transactions via the platform.

The company will also handle major project requests such as to digitize a commercial building or mall for resale and will also be looking to work with landowners and developers for project developments.

The company will also incorporate functions where agents/brokers, landlords, and tenants will be reviewed and rated by other users of the platform to promote ethical practices from all parties.

We will encourage the usage of tokens by providing discounts when it is being used for transactions. Examples could include reduction of rental rate or asset management fees.

We will also be giving airdrops of the IA tokens to the first 1000 agents/brokers, unit owners, and prospective tenants to register with the platform to encourage usage, gain traction and boost acceptance of the market. Additional airdrops will be considered if deemed necessary.

IAT plans to take a leading role in all facets of real estate locally and hopefully globally to make this a reality, starting with disrupting the rental and property market and tokenizing large real estate assets.



The Companies

DigiAssets Pte Ltd

DigiAssets Pte Ltd is a Singapore registered entity and will be the company wholly in charge of the management of Instant Assets Tokens (IAT).

Realty Beacon Philippines Inc.

Realty Beacon Philippines Inc. (RBPI) is a property management company registered in the Philippines and will be managing properties pegged to the IAT efforts discussed in this whitepaper. In the last five years, founders of the company have transacted over one 1 billion pesos worth of properties which essentially lead to the setting up of RBPI.

Compliance

A non-profit organization named Public Company Limited by Guarantee in Singapore will be set up. The main task of the organization is to support the development team and will be the ICO/IEO fundraising entity. The registration will be done upon the legal advice being finalized.

The companies will be relying on the small offers exemption under Section 302B of the SFA. This exemption, which provides for an exemption from the authorization requirements mentioned above, relates to “personal offers” of units in a collective investment scheme, and where (among other things) there is a cap on the amount of funds raised.

The Platform Operator will be the operating company for the development of the Platform and the on-boarding of its users, such as the participants, agents/brokers, and various partner companies. The Platform Operator could also focus on the IAT ecosystem development.



The Problems with Traditional Real Estate Ownership

Despite the potential profits of the real estate market, buyers face numerous problems and limitations. IAT, to maximize benefits and minimize losses people might incur, aims to solve the following through the adoption of the blockchain technology:

All Round Transactional Costs

Cutting out inflated costs by parties such as developers, taxes, brokers, and agents. The total cost of buying and selling a property in the Philippines is at times inflated to as high as 24% of the property value. We are looking to cut that total costs down by at least half.

Integrity and Security

The decentralized nature of the Blockchain technology ensures that records stored on it cannot be changed or controlled by a single source, thus providing security against malicious attacks such as hacking.

Transparency of Transfer

Information stored on the blockchain is accessible by all which makes the data transparent and immutable. The possibility of frauds and ownership dispute can be almost eliminated with the high degree of transparency.

Time and Costs Savings

The current process of ownership transfer can take months due to the various parties involved and the need to verify the documentation during various stages, usually with the assistance of a lawyer. The blockchain technology will be able to address the above by maintaining a uniform source of information for all the parties that are involved in the transaction. Also, emerging platforms focusing on other functions such as payments can be integrated in future. The project will also be providing a platform for listings.

Restrictions to Foreign Investors

Countries have been known to implement regulations to curb a growing real estate market by imposing restrictions on foreign purchases in an attempt to slow or stop the market from ballooning or forming a bubble. Take Singapore for example, prices of subsidized government housing have shot through the roof in the last few years to a staggering US\$750,000 which has caused the government to implement multiple rounds of cooling measures to curb the market growth.



The Solutions

With the numerous challenges involving real estate ownership, we have deemed it necessary to find ways to make traditional property investing and management easier for investors.

4.1 Instant Assets Tokens (IAT)

The IA Tokens concept is a form of real estate tokenization and will be released via a process of ICO or IEO on the Ethereum network and will be ERC-20 compatible.

Funds raised from this ICO/IEO will be used to develop the IAT blockchain and assets will be acquired to form the initial bulk of properties in the IAT ecosystem. The asset management will be undertaken by our existing management company that is currently operational.

4.2 Native Instant Assets Tokens (NIAT)

The NIAT will be the local token equivalent of the IA Tokens. It will reside within each individual real estate market and is pegged against the country's native currency. As such, each country will have its own NIAT. It will not be minted on its own and can only be purchased using IA Tokens. This is to ensure that end users are not being exposed to the volatility of the cryptocurrency markets.



4.3 Primary Focus

Asset Digitization and Management

One of the biggest factors which property owners are facing in the Philippines is the extremely high all-around costs of a property transaction from the buying to the sale of the property eventually.

Purchasing a property will involve costs such as documentary stamp tax, transfer tax and title registration fee which ranges between 2.25% to 3%. However, if you are buying from a developer, the norm for them is to pass on certain fees and taxes onto the buyer which will increase the total fees to a range of 6% to 12%.

There are also a few smaller charges to be paid upon the completion of the property such as having the connection of water and power supply to be done. One has to also note that property of a certain value will also have a 12% value-added tax (VAT) included in the property price.

Selling a property presents a different set of charges and fees which includes capital gains tax of 6% (charged on the sales price or zonal value whichever is higher) that is essentially a sales tax and agent commission of between 5% to 6%.

As such, all-around transactional costs for a property owner in the Philippines will range between 17% to 24% which is extremely high.

However, if we are able to reduce the total costs drastically by 70% to 90% to a nominal fee, the booming real estate market of the Philippines presents huge potential growth and profitability in the coming years with an excellent administration and commitment to improving infrastructure in the country.

The company will focus on acquiring commercial real estate where demand and the concept of co-working spaces have been increasing over the last few years.

The residential segment acquisition will also be a focus but mainly in terms of acquiring in bulk and focusing on projects within key development areas and Central Business Districts (CBDs) such as Makati, Ortigas and Bonifacio Global City (BGC).

The properties purchased by the company will form the initial asset pool for the IAT ecosystem. The company's management arm will also be providing asset management services for asset owners who wishes to engage us. The rate of engagement will be lowered if transactions are done over the platform using NIAT.

Lastly, the company will also be open in working with landowners and developers in project development.

Individual Owners

A section of the web portal will be catered to individual owners where we aim to break the stronghold of traditional channels such as Airbnb and the various booking sites. By implementing a fee of only 5% on successful reservations, we will significantly increase the rental returns of the owners as the traditional channels charges fees of between 15% to as high as 20%.

A nominal fee will also be applied to each listing with payment via NIAT; this is to avoid owners from listing with inaccurate details of their assets as well as unnecessary price competitions.

Agents/Brokers

Another section of the web portal will be catered to agents/brokers for their listing of assets for sale and lease. Leasing activities here will be only for long term leases to be in line with the country's regulations on short term leases by an agent/broker.

A nominal fee will be applicable for each listing. With the continual adoption of cryptocurrency, we envision that cryptocurrency investors will be looking to transfer some of their crypto wealth to tangible assets such as real estate.

4.4 Backed by Revenue Model

Unlike other ICO/IEOs that has its value pegged to the future profitability and sustainability of their business model, the IAT ICO/IEO is based on an existing profitable business model where we have the actual business operations already up and running. The IAT ecosystem is set to revolutionize the traditional real estate market. In fact, this has been a largely untapped segment in the cryptocurrency market.



IA Tokens Utilities & Benefits

The IAT ecosystem encourages the use of NIAT for various benefits and this section shall explain in detail the different channels:



Rental Payment

Tenants are encouraged to use NIAT for paying rent and rate reduction will be provided.



Partner Merchants

The company will be looking to bring in various merchant partners into the IAT ecosystem to increase the avenues of usage. One such merchant is “Beacon Cloth Care” who is providing laundry services, there are currently 2 outlets in Makati and the merchant has plans to expand the operation to a total of 100 outlets by the end of 2018. NIAT will be used to prevent volatility in the cost of the merchant’s goods and services.



Purchase of Assets

NIAT can be used to purchase assets and resides within the IAT ecosystem.

Payment for Asset Management Services



Tokens holders can opt to utilise NIAT to make payment for our asset management services. Further discount on the fees will be given to encourage the use of NIAT.

Payment for Furnishing



Tokens holders can opt to utilise NIAT to make payment for purchasing items for furnishing their asset. Further discount on the fees will be given to encourage the use of NIAT. NIAT will be used to prevent volatility in the cost of the merchant's goods and services.

Payment for Tax Advisory & Services



Tokens holders can opt to utilise NIAT to make payment for engaging the services of tax advisors. Further discount on the fees will be given to encourage the use of NIAT.

Payment for Legal Services



Tokens holders can opt to utilise NIAT to make payment for engaging the services of lawyers or legal advisors. Further discount on the fees will be given to encourage the use of NIAT.

Payment for Agents/Brokers Commission



In the event where commission is required to be paid to the agent/broker, tokens holders can opt to pay the commission of their agent/broker with NIAT.

Listing of Assets for Sale or Rent



Tokens holders can opt to use NIAT for paying listing fees when they list the assets on the web portal. The company will provide discounts on the fees if NIAT are being used. Listing may be initiated by either agents, brokers or individual owners.

Receiving Rental/Sale Proceeds



Asset owners can opt to receive rental or sale proceeds in the form of NIAT. The IAT ecosystem will also allow the asset owner to provide a slight discount to the tenant or buyer as an incentive for utilizing NIAT for the transaction.

Receiving Commission for Agents/Brokers

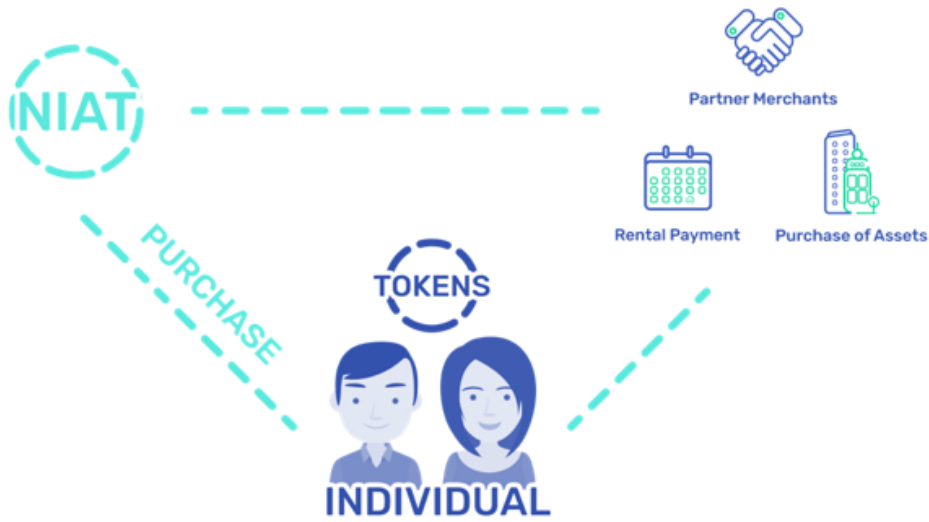


Agents/Brokers can opt to receive their commission in the form of NIAT. The IAT ecosystem will also allow the agent/broker to provide a slight discount to their clients as an incentive for utilizing NIAT for the transaction.

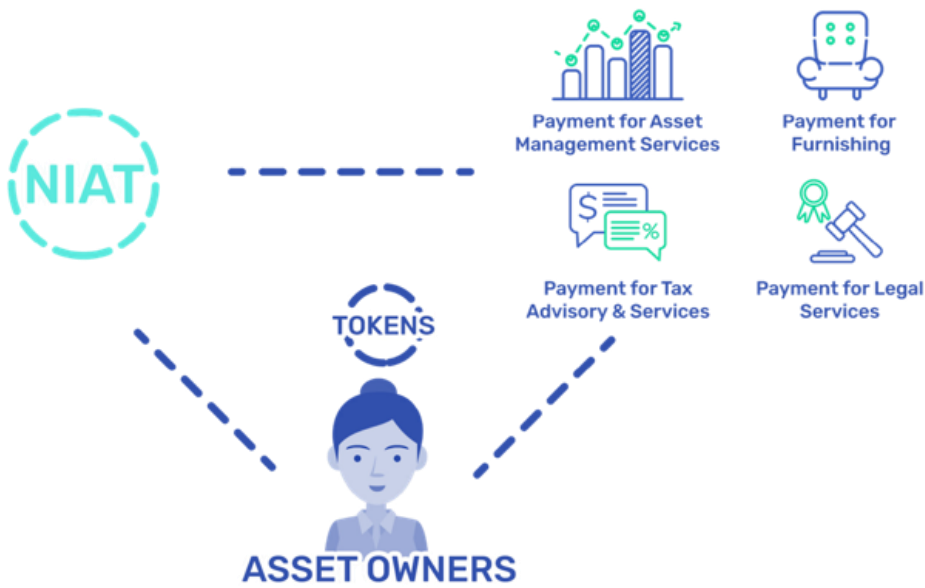


Use Cases

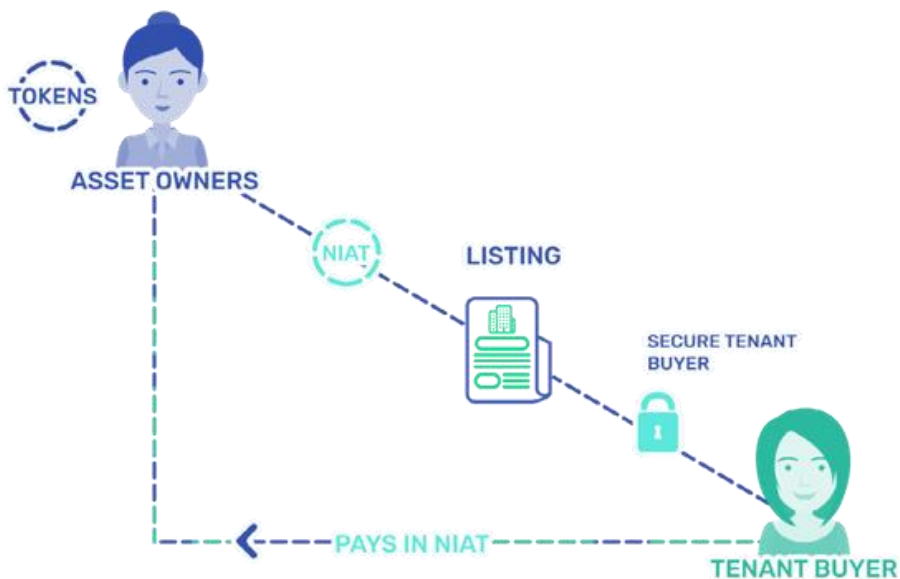
Use Case 1



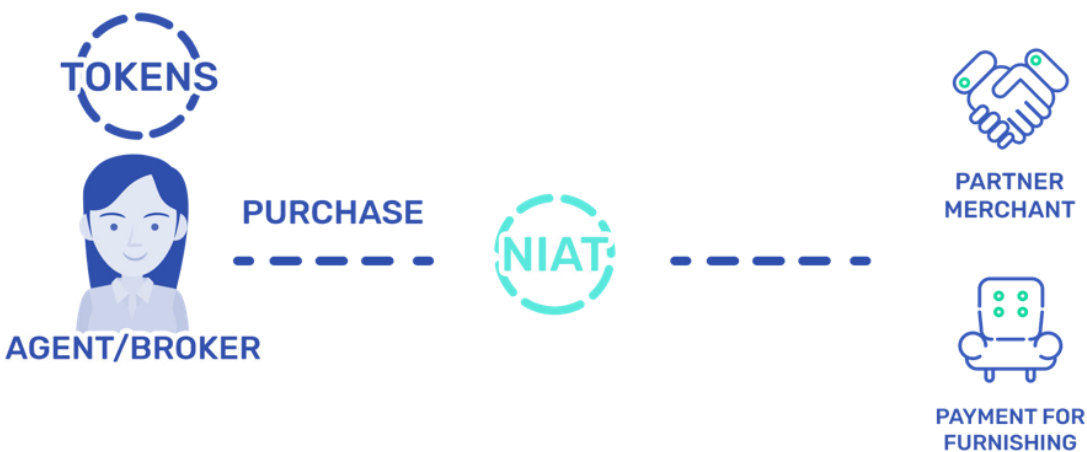
Use Case 2



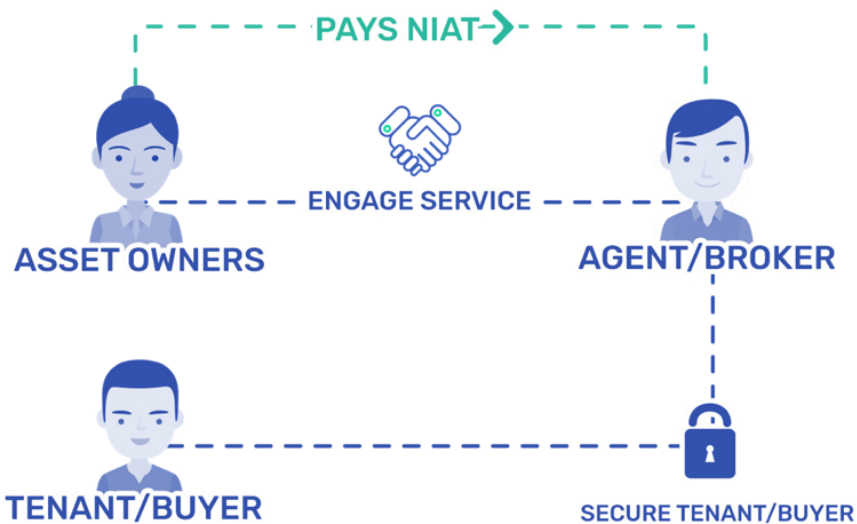
Use Case 3



Use Case 4



Use Case 5





Revenue Model

Every acquisition that the company makes will focus on distressed, new projects, developments or purchase from existing owners who are motivated to sell. This is to ensure that the assets acquired are undervalued and that will also increase the rental revenue of the operation.



Leasing of Company Owned Assets

Revenue will be generated from the leasing activities of the assets under management which will be operational upon acquisition. Our existing property management company, Realty Beacon Philippines Inc. allows the leasing activities to be put in place almost immediately upon acquisition. The company will also be expanding the team to more effectively manage the newly acquired assets.



Selling of Company Owned Assets

The company may look at reselling a small portion of the assets under management which displays high profitability such as distress properties or joint development with landowners.



Property Management Services

The company will be promoting our property management services on the platform and additional revenue will be generated via add-on services such as the furnishing of the units.



Individual Owners

The company will be taking 5% of successful rental cases to ensure profitability and still remain advantageous for owners to continue using the platform. Channels and platforms such as Airbnb generally take about 15% to 20% from the owners.



Agent/Broker Listing

The company will be generating revenue when agents/brokers utilises NIAT on the IAT ecosystem for their client's property listings.



The IA Tokens Ecosystem

We want to create an ecosystem where token holders freely trade and interact with other token holders and as well as investors who are looking to acquire IA Tokens for their portfolio.

As such, the company commits to acquire listing with various exchanges so as to facilitate the trading and liquidity of the tokens.

Liquidity of IA Tokens

We look towards maintaining the high liquidity of the IA tokens by creating various channels of token utility to reduce the supply of the tokens and acquiring quality properties to be digitized into the ecosystem of IAT.

Liquidity of NIAT

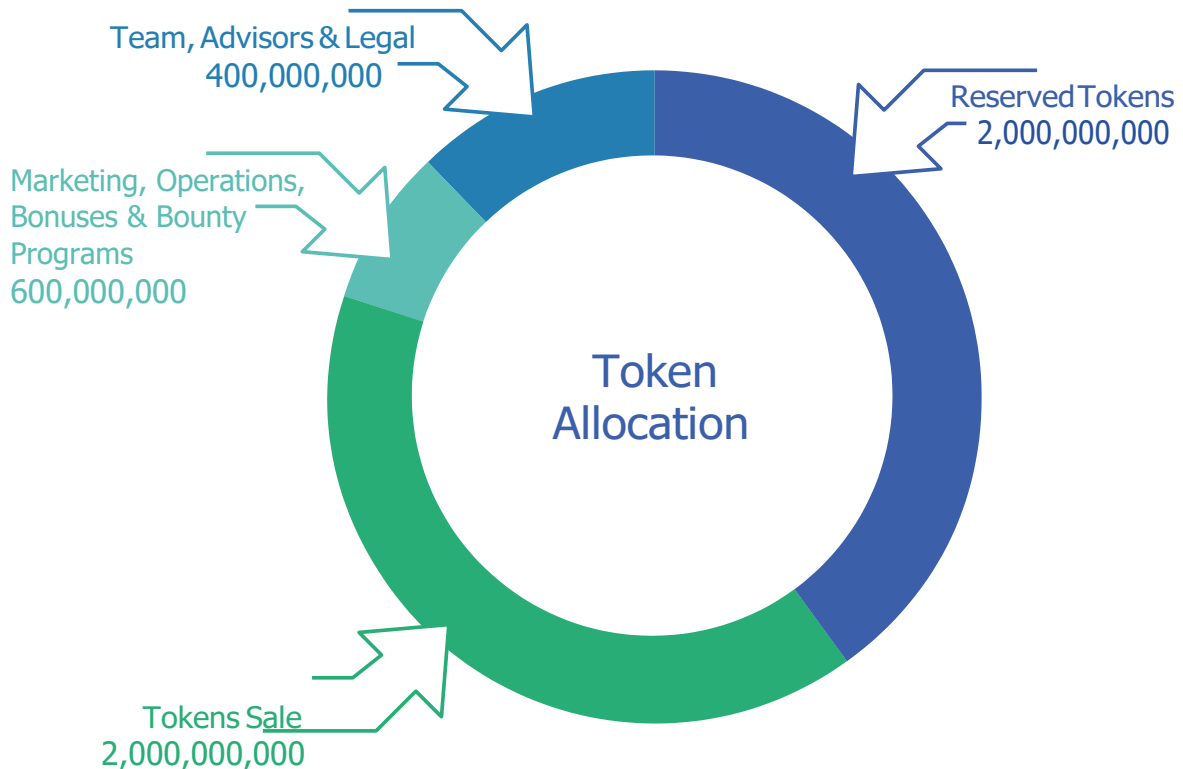
We will be reserving a portion of the funds raised to form a liquidity pool for the purchase of NIAT using the IA Tokens.



Token Economics and Timeline

IAT will be issued via a Token sale with a total supply of 5,000,000,000 IA Tokens. The price of the IA Tokens will be pegged to US\$0.01 per token, ETH and BTC will be accepted.

Value of tokens for sale will be US\$20 million (inclusive of Early Investors, Pre-sale and Crowd-sale) with distribution according to the table below. Pre-Sale will commence in August with the crowd sale subsequently commencing in October 2019. The soft cap will be set at US\$10 million.



Reserved Tokens

The allocation of reserved tokens is targeted at increasing the overall portfolio value of the company by acquiring more assets mainly targeted at the co-working space segment. However, the reserved tokens will only be released and made available for usage when assets acquired from utilising the funds of the initial tokens sale has reached a minimum of 50% occupancy rate.

Lock-up Period

- **Founders, Team, Partner, Marketing: Locked for 24 months. Unlock 1/24 per month.**
- **Presale tokens: Locked 12 months (50% release from 6th month, then release 1/6 per month from the 7th to 12th month).**
- **Presale bonus tokens: Locked 18 months (1/6 release from the 13th to 18th month).**
- **Airdrop/bounty tokens: Locked 12 months (50% release from 6th month, then release 1/6 per month from the 7th to 12th month).**
- **Crowdsale tokens: Locked 6 months (1/6 release every month).**

Funds Allocation

BUDGET ALLOCATION	%	USD	PURPOSE
Asset Acquisition	50%	10,000,000	Acquisition of assets in terms of residential and commercial properties. The team has shortlisted a few projects and will be engaging the owners for negotiation of the purchase. The team will push for the acquisition to be secured below market valuation to maximize the eventual yield on the acquired assets. We are not able to disclose the projects so as to not affect the negotiation but will be focusing on projects in key areas within Metro Manila and upcoming cities.
Liquidity Pool	20%	4,000,000	This amount will be maintained with the liquidity pool for the purchase of NIAT with IA Tokens.
Expansion of Team	2%	400,000	Team expansion will includes positions such as property managers, sales, marketing, public relations, administrator, customer service, human resource, accounts and software engineers.
PR & Marketing	20%	4,000,000	Working with various media channels and platforms where we have already establish working relationships as well as exploring new channels. Creating events, endorsement campaigns and educating the public to increase awareness and adoption.

Onboarding of Agents/ Brokers/Owners	3%	600,000	Events and campaigns to increase the user base. Campaigns can be providing airdrops for new user registration on the IAT platform.
Web Portal & Functionalities Development	5%	1,000,000	Development of the web portal and various functionalities to cater to the wide range of features and services. Creation of a wallet function for token holders to store IA Tokens for direct usage on the web portal. Research will be done into the benefits and scalability of developing our own blockchain to complement business.

Soft Cap Allocation

BUDGET ALLOCATION	%	USD	PURPOSE
Liquidity Pool	40%	4,000,000	This amount will be maintained with the liquidity pool for the purchase of NIAT with IA Tokens.
Expansion of Team	4%	400,000	Team expansion will includes positions such as property managers, sales, marketing, public relations, administrator, customer service, human resource, accounts and software engineers.
Onboarding of Agents/ Brokers/Owners	6%	600,000	Events and campaigns to increase the user base. Campaigns can be providing airdrops for new user registration on the IAT platform.
Web Portal & Functionalities Development	10%	1,000,000	Development of the web portal and various functionalities to cater to the wide range of features and services. Creation of a wallet function for token holders to store IA Tokens for direct usage on the web portal. Research will be done into the benefits and scalability of developing our own blockchain to complement business.

IA Tokens Breakdown

- 2,000,000,000 Tokens

Purchase/Development of assets (Unsold tokens cap at 40,000,000 will be given to charity organizations with the remaining being burnt)

- **70% will be allocated for immediate assets acquisition**
- **20% will be allocated for the liquidity pool**
- **10% will be allocated for expansion, acquiring of agents/brokers and individual users accounts, hiring and development of the web portal**

- 2,000,000,000 Tokens

Reserve held for contingencies and future expansion

- **60% of future acquisition of assets**
- **20% will be allocated for the liquidity pool**
- **20% for continual growth and development**

- 600,000,000 Tokens

Marketing, operations, bonuses & bounty programs

- 400,000,000 Tokens

- **Team, Advisors & Legal**
- **This ratio will be maintained in accordance with the final amount raised.**

- Pre-Sale Bonus (Mid-September 2019)

- **Minimum 1 ETH**
- **We will announce the bonus on a later date.**

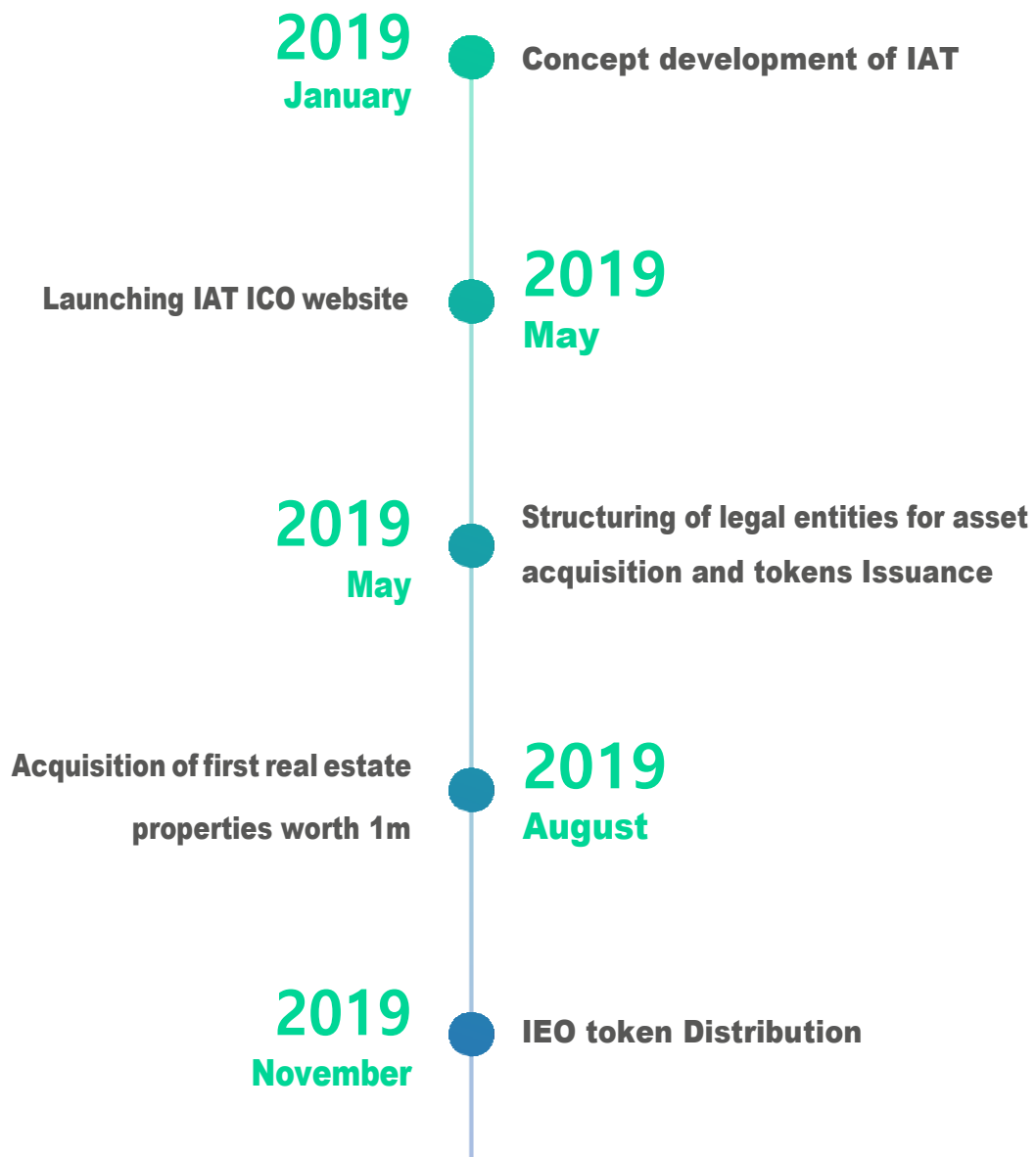
- Crowd Sale Bonus (Mid-October 2019)

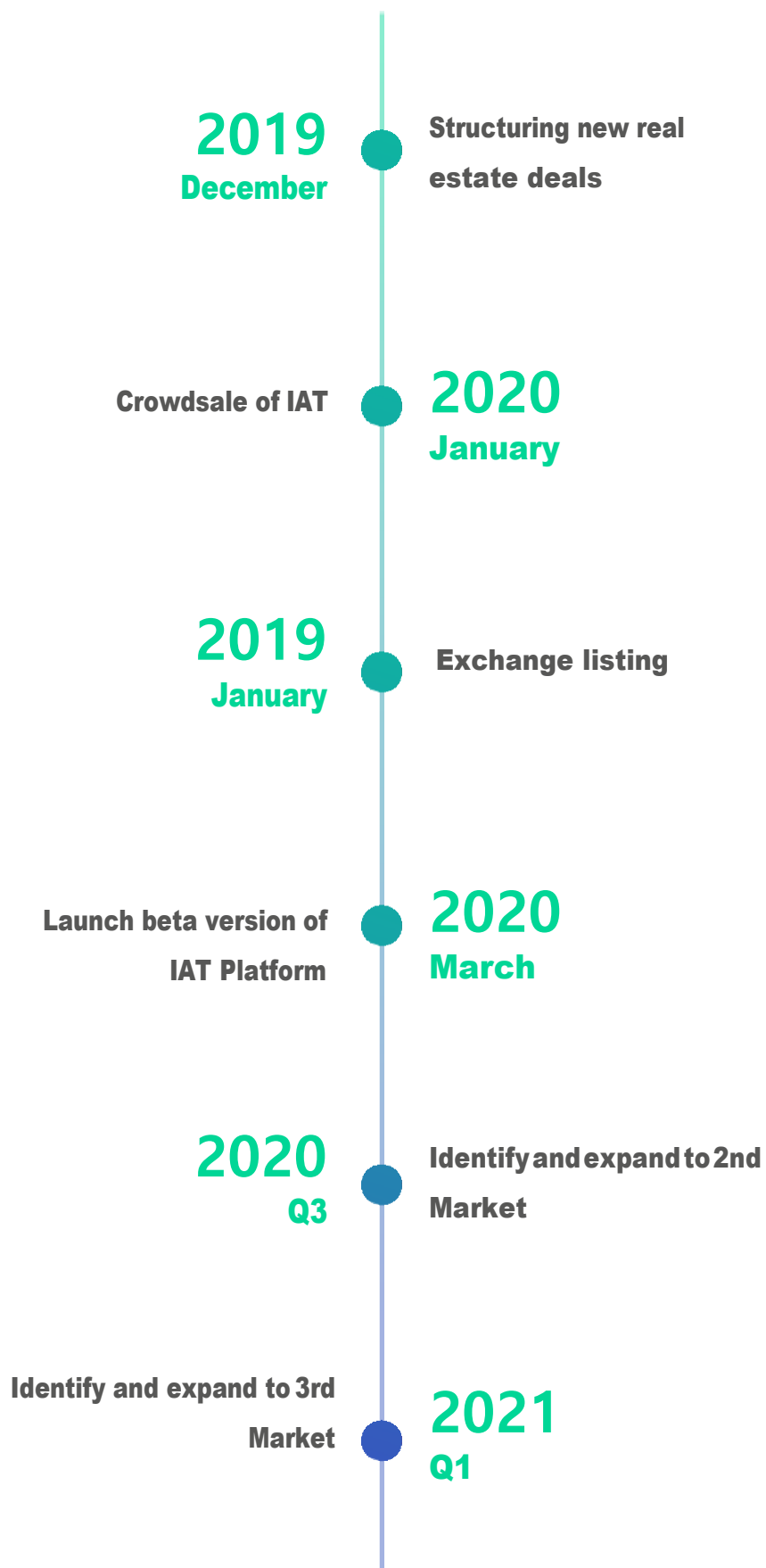
- **We will announce the bonus on a later date.**

The Business Growth Strategy

We have currently shortlisted projects, where at least 100 asset owners are keen to sell their properties with the total value of the assets, amount to an estimate of US\$10 million. This is excluding commercial properties which we will be looking to acquire as well.

Road Map







The Team & Advisors

The Team - Key Personnel



Raymond Lim

Founder & CEO

Raymond Lim is a business coach with more than 20 years of experience in business consulting, sales and marketing. Trained entrepreneurs, salespeople, professionals, CEOs and business owners from US, Indonesia, Malaysia, Singapore, Taiwan and in the Philippines.

He offers expert knowledge & guidance to companies to create effective business models that work. These include successfully improving their cash flows and profitability, setting up an efficient risk management system and creating successful marketing strategies.

Founder of RBG Philippines Inc., Realty Beacon Philippines Inc. and Realty Beacon Pte Ltd, property investment companies making waves in the Philippines and Singapore.

Expert in Marketing, Sales, and Initial Coin Offering Graduated from the National University of Singapore with a Bachelor Degree in Business Management.



Bryan Chiew

Co-Founder & Director

Bryan is an entrepreneur with 10 years of experience in the real estate industry and has invested in properties in Singapore, Australia, United Kingdom, Malaysia, and the Philippines. A former corporate banker with Standard Chartered Bank, he found his passion for real estate during his time in the bank and bought his first investment property at the age of 26. From there, he then went on to create a portfolio of 5 properties within the next 2 years by only accessing equity from the existing properties.

Bryan was also actively providing portfolio advisory from 2008 to 2010 where he helped hundreds of retail investors to realize and unlock equity from their assets to increase their real estate portfolio. In this 2 years, he had managed over 400 millions worth of property portfolio including a property that was featured in the “Top 10 most Expensive properties in Singapore”.

He has been focused on the Philippines real estate market for the last 5 years and is looking to revolutionize the market with his new-found passion in Cryptocurrency and the Blockchain technology.

Co-Founder of RBG Philippines Inc., Realty Beacon Philippines Inc., and Realty Beacon (Inc.) Pte Ltd (Singapore).

Bryan graduated with a Bachelor’s Degree in Marketing from University College Dublin.



Malcolm Tan

Legal Advisor

CEO of Gravitas Holdings Malcolm Tan is an established Singaporean lawyer-entrepreneur with extensive experience in the construction, telecommunications, engineering, retail, IT and financial industries. Trained as a lawyer, Malcolm is also skilled in litigation, corporate law, and mergers and acquisitions.

He previously held legal counsel positions in both global and regional capacities across the Asia-Pacific region, MENA, and North America. In addition to owning and running a diverse suite of companies, including the BlueSky Group which owns back-office solution provider ActivBM, Malcolm's keen interest in investment opportunities sees him play an active role in crowdfunding projects through his online platform FundedByMe.com.

Malcolm also has direct interests and/or companies in legal services, corporate services, corporate advisory, finance and wealth management and digital marketing, which directly contribute to the success factors required for new companies and businesses. He also has exposure and connections in multiple industries, including corporate advisory, technology, and finance (venture capital, private equity) which are particularly pertinent for fintech and the crowdfunding space.

He published a book recently on "How to ICO/ITO – Legal and Regulatory Framework in Singapore" and has advised and is currently advising several companies intending to ICO/ITO in Singapore and around the world. Gravitas Holdings will also be launching an ICO in early 2018 to fund an entrepreneurial community project, AEXON, unifying co-working spaces Our Space, business operations software ActivBM and other business partnerships in a singular AEXON token community and economy.



Alexandre Guerreau

Legal Advisor

Alexandre is a corporate lawyer and advises clients on a wide range of cross-border corporate and M & A transactions as well as on group restructuring and financing operations in the ASEAN region.

Alexandre provides legal guidance to our client for their cross-border investment programs. His work involves structuring cross-border transactions that involve multinational assets and advising on transactions with a focus on the technology sector.

Alexandre was called to the French bar in 2015. He graduated from Cardiff University with a master in business Law and from Nantes University with a Master in corporate and tax law.



Kelly Ma

Business Development

Investor relationship

A success driven and dynamic individual with a demonstrated history of working in the financial services industry.

A crypto enthusiast and ardent supporter. Current focus includes fintech, block chain and ICO/STO space. Excels in building strong, trusting relationships. Works with international corporate clients across different industries, from early stage startups to big organizations, for effective business development, sales and marketing strategy, fundraising solutions.

Gravitas International is a full service, end-to-end service provider with advisory, corporate structuring, legal, white paper and tokenomics, marketing and PR, smart contract, dapp and token launcher building capabilities, and can also assist with post ICO activities such as exchange listings, token offering underwriting and business development.

Kelly graduated from Curtin University Australia with a Bachelor of Commerce (B.Com).



Alan
IT Advisor

Alan Yeap is a serial entrepreneur and IT advisor. He is a mobile app pioneer and has developed of various app trained developers since 2012. Over 2013, I created more than 1,000 apps and featured in tech in Asia and trained over 1,000 students in Singapore and Malaysia in 2014.

He is a director of Viroboss, a company specialized in social app development. In 2019, Viroboss integrated blockchain and Bitcoin in the crypto.

Alan Yeap is the CTO of Gravitas International.



Emerson Santos
Financial Advisor

Graduated with a double bachelor degree in banking finance and economics in 1989. Pursued MBA in corporate finance and graduated in 1995 from University of Hull, UK. Worked with Citibank NYC as assistant to VP of loan department from 1989 – 1993 and started a career in Singapore with an MNC group based from the US as director of their floor covering division. Formulating strategies on how to expand their operation in U.S. and Europe. The whole portfolio is more than \$35 million. He set up his own company in 2003 selling floor covering to both US and Europe. In a span of 12 years, he is now handling a portfolio worth over \$15 million. He is still the CEO of this company up to present.



Eugene Lu
Marketing Advisor

Eugene is the CMO of Gravitas International, a Global Blockchain Advisory and the Executive Director of Global Web Traffic service Nicheonlinetraffic.com. An Ex banker from Citibank and Standard Chartered, Eugene is also a Serial Entrepreneur with years of experience in Growth Hacking and Online Marketing. Familiar with Global brands, he used to run an Advertising Agency which dealt with various Global MNCs like Changi Airport Singapore, Triumph International, ECCO shoes etc.



Andrew Long
Finance Advisor

Graduated with a degree in Accounting, majoring in finance & economics in 1987 with over 20 years' experience as an equity research analyst working for International and Regional Investment Banks throughout the Asean region. Broad experience covering equity research, valuation, corporate finance and financial consultancy. Research and valued companies across all key industries from utilities and telecom firms in Hong Kong, toll road operators and cigarette manufacturers in Indonesia, power in Malaysia and food and beverage, banking and property in the Philippines.



Ulysses Guevara Gammad

Advisor

Ulysses Gammad is a graduate of Bachelor in Commerce, majoring in Business Management at Centro Escolar University in Mendiola. He started his sales career with Crown Asia and Brittany almost right after graduation in 2000. He subsequently joined Century Properties and started as a Senior Sales Consultant, where he rose to be an International Sales Manager, got promoted to head of the Independent Brokers Group and at the same time International Marketing Director.

He later became the Director for Business Development International and was promoted again as Vice President for Sales. In 2011, he passed the Brokers Licensure Exam and become a license Real Estate Broker. Realizing the bigger and still growing opportunities in the Real Estate industry, he formed a full service real estate company named GPS Realty Corporation.

He also passed the Real Estate Appraiser Licensure Exam last 2016. Since then, he has travelled the world to do marketing and to promote property investments in the Philippines to both local Filipinos and foreigners.



Corporate and Contact Information

Address	7030 ANG MOKIO AVENUE 5#08-60 NORTHSTAR@AMK, SINGAPORE 569880
E-mail	info@iatokens.com
Facebook	fb.com/iatofficial
Telegram	t.me/iatokens
Website	www.iatokens.com