



# TOKEN OF EXPERTISE (TOE)

Initial Token Offering

**Expertier B.V.**

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**WHITEPAPER**

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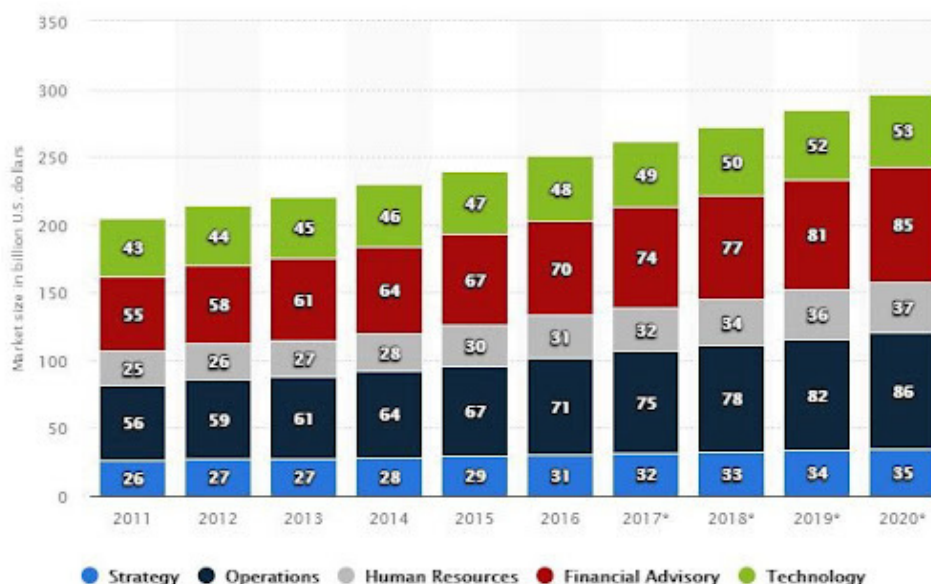
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# Introduction

A search for books about investing gives over 50000 results on Amazon. The market for education, training and information is huge and has become a haystack for newbie investors who are desperately trying to find needles in it. The same goes for finding expertise in the field of health, tax or basically any field of specific expertise. There is so much information available, and some many 'experts', that the average person is tempted to start doing something without good advice or worse: hire the expert that is only after his money.

In the business-to-business market, consultancy services have been a multibillion dollar industry that has been growing steadily.



Global Consulting Market in billion dollars (source: Statista)

The 'consultancy' market for consumers is much more fragmented and few statistics are available. According to different sources, the B2C market for expertise in any field is just a tenth of the B2B market on average, but this doesn't include billions of dollars spent on books, training and education. We do know that since the rise of the internet and social media, the number of experts has exploded. For instance in the investment industry, in 2020, the number of registered investment advisors in the US only reached 13494. And those are just the registered experts

In the crypto industry alone over 100000 bloggers are sharing their opinion about coins and tokens. A confirmation of the sprawl in investment advice is the tremendous success of the Reddit group Wallstreetbets, now counting over 10 million members worldwide, of which many will qualify themselves as experts, and many lost a lot of money on meme stocks and scams.

The founders of the Token of Expertise believe that it is time to change the way consumers seek for and receive expertise. Combined, the founders have shared their knowledge about investing with millions of investors all over the world, for instance through the successful Dutch platforms Mijn.beleggen.com, CryptoAcademy, and OptieAcademy.

As a result of the work that has been done thus far in establishing the Mijn.beleggen.com platform (currently with over 100000 members), discussions with stakeholders as well as current developments in the wider token sale and cryptocurrency market, it is proposed that the Expertier fundraising effort proceeds in the form of three token sales rounds throughout the year, with the funds raised in each sale going to fund the subsequent token sales, as well as further development of the platform and company.

## **PROPOSITION**

To change the way people share and reward knowledge and information, we present the Token of Expertise (TOE). With the introduction of this blockchain solution, our aim is to make expertise more accessible, reliable, and cheaper. With this ITO, Expertier is giving early adopters the opportunity to be part of an international, fast-growing, social and brand new concept that will change the way we share knowledge and information.

## **RATING OF EXPERTS**

Trust is an essential ingredient of expertise. Without trust there is no efficient transfer of knowledge and expertise, because the receiver of information will not take it for granted. That is why the Token of Expertise will be used simultaneously as a utility token and a system to measure trustworthiness of experts, using deep knowledge about reputation management from its founders.

The rating of experts will be based on five different aspects:

- A** ..... The number of Tokens received
- B** ..... The expert status of the senders of the Tokens
- C** ..... The retention of receiving Tokens from the same senders
- D** ..... The basic post-advice rating giving by the sender
- E** ..... The number of Tokens spent in the Expert App

Smart detection systems will be implemented to avoid abuse like false ratings.

## FAIR & TRANSPARENT

In order to avoid abuse, the TOE infrastructure should be fair and transparent. The following definitions are being used:

**FAIR** = A price, level of service, and communication matching the user's expectation.

**TRANSPARENT** = The client knows what he/she needs to know about the expert, like field of expertise, availability and verified rating of the expert.

Blockchain technique will be used for transparent measurement of tokens received and spent.



# ABOUT THE COMPANY



Expertier was founded in 2021 with the sole purpose to create an Expert App that will change the way people give and ask for advice. Expertier has four shareholders with extensive experience in different fields, including investing, crypto trading, community management, and reputation scoring.

## Shareholders

Trustier B.V.

Trustier is an online benchmarking platform for trust(worthiness) founded in 2017, allowing people to assign trust to people and organizations, through the use of Trustcoins: these function as a currency of trust.

Based on the amount of Trustcoins received and withdrawn, each individual and company is assigned a Trust Tier. These tiers serve as a level of trustworthiness and can be used in all online or offline exposure, including as a marketing and branding tool

In this way, Trustier is the ultimate step in the trend of distributed trust.

As part of the entrepreneurial journey, Trustier experimented with verifiable logs and tokens for reasons of transparency, verification and gratification and was advised by famous hacker and Celestia founder Mustafa Al-Bassam.

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#### BeursBulletin Alerts B.V./Mijn.beleggen.com

Beleggen.com is a platform for the critical and independent investor. The best Dutch investment experts have joined forces to strengthen each other. Private investors can exchange ideas about investing with each other but also with experts on the free community <https://mijn.beleggen.com>.

#### CryptoAcademy

The mission of CryptoAcademy is to guide newbie crypto investors to the new cryptocurrency world based on the expertise of the founders and to teach them practically how to participate successfully. CryptoAcademy organises webinars and seminars throughout the country. At [members.cryptoacademy.nl](https://members.cryptoacademy.nl) they help members learn how to earn money in the crypto world in a sustainable way by means of articles, videos, courses, latest developments, learning, sharing knowledge and discussions with other novice and experienced crypto investors.

#### OptieAcademy

OptionAcademy was founded in 2011 by Harry Klip. OptionAcademy aims to make both newbie and advanced investors better options investors by offering structured products and training. The company wants to help her clients to realize an optimal investment result in a responsible and efficient manner.



# TEAM & MANAGEMENT

## Founders



**Harm van Wijk**

Harm van Wijk is the founder and chief investment expert of Beleggen.com. In recent years, his core focus was to support individuals with investing in shares and options.

As a groundbreaking investment expert, he is known for his book "In 10 steps successful investing" and appearances on Dutch mainstream media outlets such as Eenvandaag, Netwerk, BNR news radio, Radio 1, Radio 2, RTL Business Class, Beleggersfair, Finance Television and so on...

In recent years he has also collaborated with SNS Bank, Binck Bank, ING, Citibank, Lynx, De Financieel Telegraaf, and ABN Amro Turbos.

As a result, thousands of (beginning) private investors from the Netherlands and Belgium came to him for advice and told him literally everything about their desires, wishes, challenges, and pitfalls.

Currently, he's teaching private investors how to use this to create a secure financial future for themselves (and their families) and achieve other goals.



**Jan Robert Schutte**

Jan Robert Schutte is Co-founder of CryptoAcademy The Netherlands, which serves as a bridge to the Crypto market for investors and traders. Jan Robert has been active on the equity and derivatives markets since 1996 and worked as an options trader on the Amsterdam Options Exchange. He co-founded OptieAcademy in 2011 with Harry Klip and entered the crypto space in 2017 by co-founding CryptoAcademy. Thanks to his huge sales and networking skills, he has an extensive international professional network ranging from crypto currencies, Blockchain and ICO's/projects. Jan Robert is also an internationally frequently asked keynote speaker/ moderator in the area of Crypto Currency Trading and ICO's and blockchain. Jan Robert is an important influencer on Social Media with more than 10,000 followers on LinkedIn.



**Harry Klip**

Harry studied business economics in Groningen and started in 1990 as a derivatives trader on the Amsterdam options exchange. After working for market parties, he set up his own market makers company in the late 1990s. In addition, he trained options traders for, among other things, the predecessor of All Options and Hak options, and he was also a regular stock analyst on TV at RTLZ. He was director at Sigma Derivatives and Today's Beheer en Brokers. In 2011, he won the stock market game at RTLZ.



**Mark Leenards**

Mark started investing when he was 13 years old and became the youngest fund manager in Europe at the age of 21, managing (at the top) 36 million euro for Dutch clients, including some famous entrepreneurs. Since then, he was involved in the foundation and management of several other hedge funds, both in the role as investment manager as well as head of compliance. Furthermore, he helped peer-to-peer platform NEO Finance to establish a network of investors in the Benelux.

Mark invested personally in all different asset classes and knows the pitfalls of investing in general. He is determined to share his knowledge about success and mistakes to avoid others from losing their fortunes and develop a sensor for new opportunities.

Mark is also the co-founder of the longest running multi-massive online role playing games (MMORPG) in the world: Miniconomy, founded in 2001.

## Advisors



**Mikel Palokaj**

Mikel obtained a Bachelor of Science in Science, Business & Innovation at the VU Amsterdam and a Master of Science in Environmental Sciences from the University of Groningen.

On top of this, throughout his studies, he spent a lot of his time cultivating his passion for entrepreneurship and all-things-blockchain as he founded an ed-tech startup and a blockchain education and consulting company. Currently, he is working on Greenfield Yield, a stable coin yield farm fund structured in Dutch regulation. On top of this, he leverages his many years in the field to invest in and provide advice to early stage crypto and blockchain companies on tokenomics, fundraising and market launch.



**Stijn Koudstaal**

Stijn has extensive experience in the world of blockchain, yield farming, and cryptocurrencies and holds a degree in Public Administration: Economics Business and Management from Leiden University. After discovering Ethereum in 2015 he has been involved in the blockchain space. Stijn has participated in hosting meet-ups, worked for a start-up as a blockchain researcher, and invested in several early-stage projects. Recently he has developed himself in the field of DeFi and Yield Farming.



**Tom Lassing**

Tom has been publishing newsletters about financial topics since 1993. First on a monthly basis, but since 2000 daily. With the newsletter and website Beursbox.nl, Tom is reaching thousands of investors in the Benelux. Always open to new opportunities, but never hesitating to give his honest opinion about them, Tom has contributed to the growth of several investment initiatives like physical gold, peer-to-peer-lending and option trading.

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**Bob Sorensen**

Bob is a former big four consulting Director, and served on several boards as (vice) president. In the past 20 years he worked as an international business professional in various industries and witnessed the need to support senior leadership in their endeavour to grow, transform and/or enhance the organizational performance. Lived and worked in The Netherlands, US, Canada, UK, France, Iran, Saudi Arabia and currently reside in the UAE.

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**Tullio Cavallero**

Active in the financial markets since 2016 and specifically in crypto since 2020, Tullio is a multidisciplinary concept developer and solutions architect. Founder of unDeFined Media, a decentralized concept studio and media agency that specializes in the provision of tailored branding solutions to crypto-projects, his activities revolve between strategic communications, coordination and business growth.



**Geoffrey Beulque**

As a Digital Nomad, Geoffrey is more than happy to join the free lifestyle of the next generations. A life that connects many people from different countries, cultures, backgrounds and passion fields. "Make dreams come true" is his personal mission statement. He is happy to contribute his knowledge and expertise in the field of IT and Product Development to the dream project Token of Expertise.



**Tom Schenkenberg**

Founder and owner of Ibuildings. Started in 1999 and built a fantastic web development agency with true software engineering at its core, also organizing the Dutch PHP Conference with 600+ attendees, many years in a row. Tom is also co-founder of The Content Exchange.

## Team & Office

Expertier works with a remote team of senior mobile and blockchain developers, a project manager, designer and marketing specialists from the Netherlands, Latvia, the UK and Ukraine, using Zoom, Meet, Slack, Telegram and Whatsapp to keep in touch.

# EXPERT APP EXPLAINED

## The Best Expert on Demand

The Expert App will be a community based, blockchain / web3 powered application to find the right expert in the most efficient way.

Given the expertise and network of the founders, the Expert App will launch with investment as the first focus area, with other areas such as health, legal and tax to be added later. The idea is to start with building an Investment Expert App where both novice and seasoned investors can ask experts for help regarding all their investment questions. The app could include the following features:

1

**Asking questions to experts**

2

**Expert assistance/assignment based on artificial intelligence, availability and ranking ('stake')**

3

**Webinars announced with push notifications**

4

**Rewarding of experts with Expert Tokens, to be exchanged for cryptocurrency**

5

**Personal news feed**

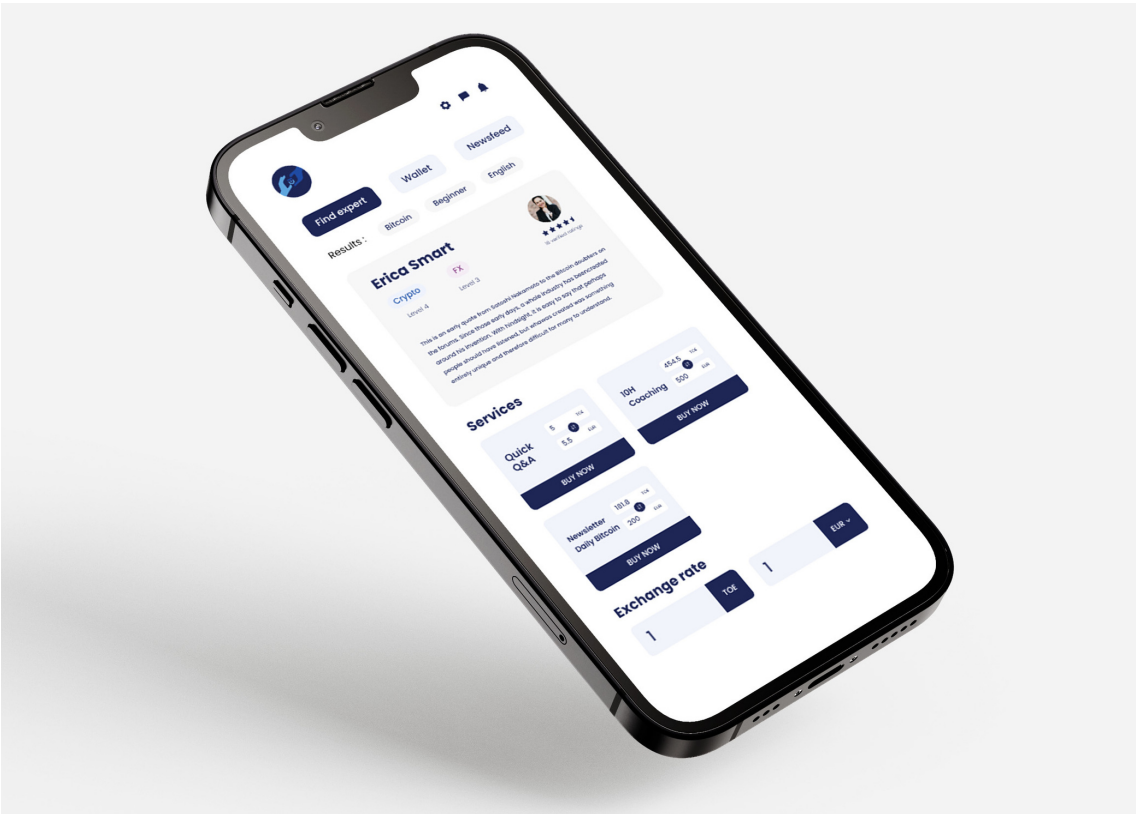
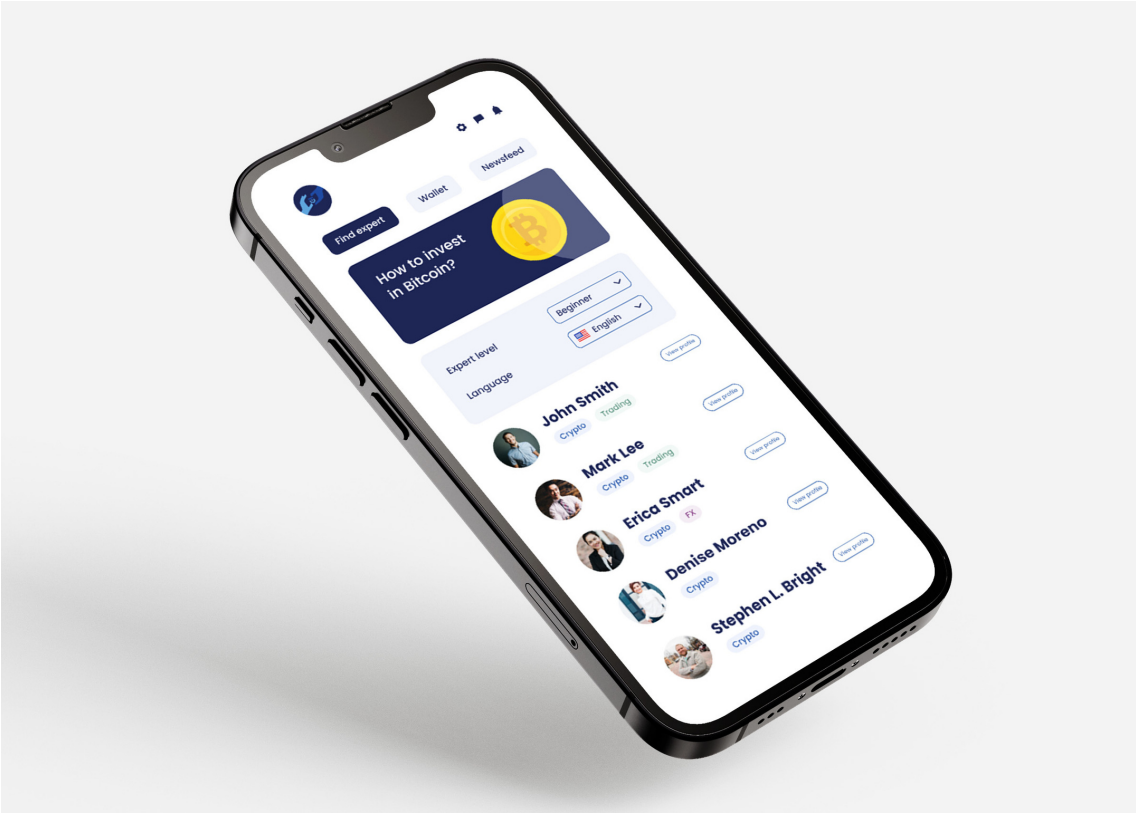
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**Trading simulation and training**

7

**Expert reviewing**

# EXPERT APP MOCKUP





# LEVELS

All users, including experts, can reach up to 5 different Levels for every field of expertise. A general topic (like Investments) will be divided into 10 - 30 different fields of expertise (for instance crypto trading, equity analysis).

The Level will be determined based on spending, rating & testing.

To reach Level 1, a user has to spend a minimum X amount of TOE or finish a test at Level 1

To reach Level 2, a user has to spend a minimum X amount of TOE or finish a test at Level 2

To reach Level 3, a user has to spend or receive a minimum X amount of TOE and finish a test at Level 3. The user rating has to be at least 3 stars

To reach Level 4, a user has to finish a test at Level 4. The user rating has to be at least 4 stars.

To reach Level 5, a user has to finish a test at Level 5. The user rating has to be at least 4.5 stars.

# TOKENOMICS

The Token of Expertise will be the main payment method for the Expert App. Combined with staking opportunities and token-based ratings, the demand and supply of TOE's should be balanced.

There are three main reasons for TOE owners to hold on to their TOE:

- 1.Future spending on Expert App services, like Quick Q&A, Signals or Coaching. If the tokens will rise in value, a deflationary impuls could lead to HODLing of tokens.
- 2.Staking (for experts). Experts can increase their Tier by earning and staking tokens. A higher Tier will result in lower fees for offering their services in the App and will open up additional marketing tools. Experts with the highest Tier can earn extra tokens from the Incentive Staking Pool.
- 3.Group staking (for all users). A group of users or experts can 'crowdfund' tokens to organize an exclusive coaching session or course from an expert of their choice. This will be offered with the label 'Education on Demand' and will open the opportunity to launch tradable tokens for specific on demand services.

# TIERS

Expert Tiers are, unlike Levels and Ratings, solely based on the number of TOE received and 'staked'.

## **Bronze Tier**

A minimum of 1000 TOE earned and staked (held in a wallet that is connected to the expert profile).

Service fee for Bronze Tier Experts will be 4% (of which 3% will flow into the Incentive Staking Pool).

## **Silver Tier**

A minimum of 5000 TOE earned and staked.

Service fee for Silver Tier Experts will be 3% (of which 2% will flow into the Incentive Staking Pool).

Silver Tier Experts will be included in a Recommended section in the Expert App and will receive additional marketing tools.

## **Gold Tier**

A minimum of 20000 TOE earned and 10000 TOE staked.

Service fee for Gold Tier Experts will be 2% (of which 1% will flow into the Incentive Staking Pool).

Gold Tier Experts will be included in a Recommended section in the Expert App and will receive additional marketing tools. Furthermore, they will receive a part of 30% of the Incentive Staking Pool, to be equally shared with all Gold Tier Experts every month.

## **Diamond Tier**

A minimum of 25000 TOE earned and 50000 TOE staked.

Service fee for Diamond Tier Experts will be 1%.

Diamond Tier Experts will be put on top in the Recommended section in the Expert App and will receive additional marketing tools. Furthermore, they will receive a part of 70% of the Incentive Staking Pool, to be equally shared with all Diamond Tier Experts every month.

Standard service fee without Tier will be 5%, of which 4% will flow into the Incentive Staking Pool.

# **INCENTIVE STAKING POOL**

Up to 80% of all service fees will flow into the Incentive Staking Pool, a separate Smart Contract that will distribute TOE to all experts with a Gold or Diamond Tier every month.

Expertier B.V. will receive a flat fee of 1% of all transactions via the Expert App.

# BUSINESS MODEL

The Token of Expertise will be created with the sole purpose of making knowledge transfers more efficient and safe, by means of the Expert App.

The Expert App will be beneficial for both users, experts and founders in the following ways:

## Users

Users will be able to increase their knowledge about certain topics, ultimately to work in that specific industry or make money with the knowledge in a different way. The Expert App can potentially save them thousands of euro's for education or costly mistakes.

## Experts

Experts earn TOE's for sharing their expertise. TOE's can be used by experts to increase their knowledge in the same or different fields or can be exchanged for other utility tokens in the future.

Experts with the highest Tier can earn extra tokens from the Incentive Staking Pool.

Another way to earn money with the Expert App is to offer services for a fee in fiat currency. Experts are able to promote their services in the app under restrictions.

## Founders

The founders of TOE will be rewarded with a relatively small portion of issued tokens (2,5%, market average is far above 10%) and will receive 1% of all token transactions via the Expert App.

# NEW MARKETS

After the successful launch of the Investment Expert App, the TOE infrastructure will focus on the following new markets:

Tax

Legal

IT

Health/lifestyle



# MILE STONES

Up to EUR 500.000  
Developing a mobile MVP.

Up to EUR 2.000.000  
Full version of the app in native  
iOS and Android

Up to EUR 5.000.000  
Version 2 of the app, multilingual

# TIME PATH



Due to the current market circumstances we have postponed the release of the app and the tokens to 2023.

The first (pre-)ITO that will be offered is a limited funding round for early investors and promoters. The general public can obtain the Expert Token in this phase via private referral or invitation only.

With this token, people can be part of the initial concept of the Expert app. With the proceeds, we can keep developing the (web)platform, Android, and iOS app and bring it to the next level. The primary goals are developing a public beta version of Expert and marketing. We would also start up an active user base and community. Also, we can start with the first marketing arrangements, like:

- Facilitating public speakers, entertainers, and promoters in all the major cities in the world for attending conferences
- Host and attend events (tech or marketing-related)
- Organizing AMA Zoom meetings

# BUDGET ALLOCATION

Development: 30% of budget

This financing allows for the rollout of the Expert App solution, including functionality mentioned in this document, a professional design and native software.

Administrative: 12% of budget

Consists of legal, security, accounting, office address, and other associated administration costs.

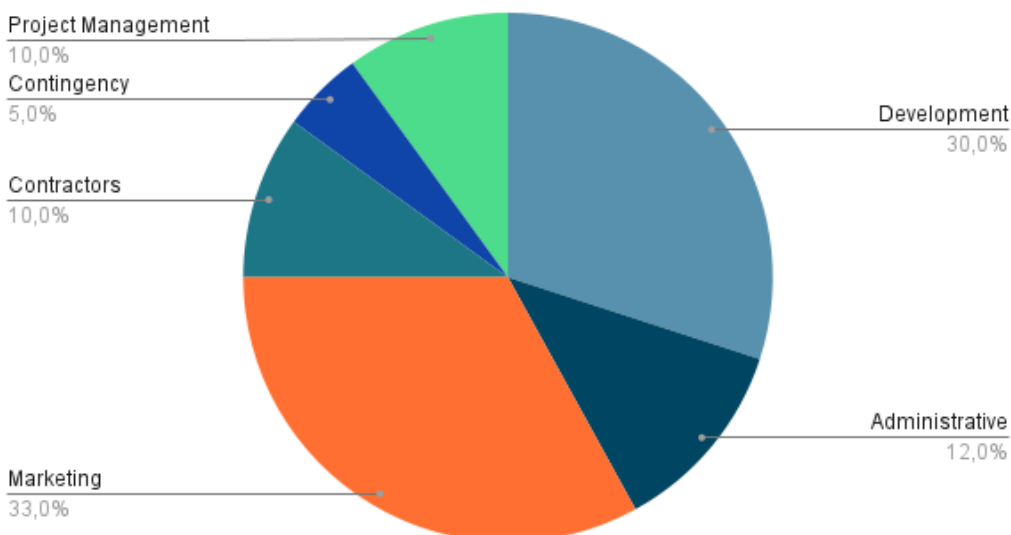
Marketing: 33% of budget

Marketing will focus on expanding awareness and adoption of the Expert App solution among users and organisations. This also includes the growth and maintenance of the world-wide crypto community.

Contractors: 10% of budget

These funds will be directed at third-party providers offering engineering, growth-hacking, PR, partnerships, affiliate programs and more.

## Budget allocation





# WHAT IS AN INITIAL TOKEN OFFERING (ITO)?

ITOs are very similar to initial coin offerings (ICOs) — and the two terms are often used synonymously. However, there are some subtle differences to be aware of.

Instead of being used to fundraise for a new cryptocurrency, the focus of ITOs usually centers on offering tokens that have proven (or unproven) intrinsic utility.

This could include granting investors access to a platform through a subscription, with token holders unlocking the right to use exclusive services within an ecosystem. An example of this could include an exchange that ends up offering lower trading fees.

ITOs are more closely related to tokenization as opposed to crowdfunding. There is a key distinction between coins and tokens in the crypto sector, even though both terms are used interchangeably for the most part.

Coins are cryptocurrencies that operate on their own independent blockchains such as Bitcoin, XRP and Ethereum. On the other hand, tokens are cryptocurrencies that operate on an existing blockchain — and assets typically tend to use Ethereum's ERC-20 standard.

Source: [Coinmarketcap.com](https://www.coinmarketcap.com)

# HOW TO INVEST IN THE ITO?

1

## Create a crypto exchange wallet

In order to buy cryptocurrency, you have to own a digital wallet. Additionally, you need a provider that will accept EUR or USD in exchange for stable coins (USDT/USDC). We advise you to use Kraken, Crypto.com or Binance because they are easy and fast.

2

## Transfer Fiat to Crypto (stablecoin)

Different crypto exchanges offer different ways of transferring fiat (EUR/USD) into crypto. They all have pretty good manuals on how to do this.

3

## Create a MetaMask account

In order to participate in our private sale, you must create a MetaMask account. MetaMask is only supported in Chrome or Firefox so make sure you use one of these browsers.



4

## **Transfer stablecoin from crypto exchange to MetaMask account**

Once you have bought your stablecoin and secured your Metamask wallet in your browser, it is time to transfer your money from the crypto exchange to Metamask. We'll do this through a transaction on the blockchain. Please remind yourself that a blockchain transaction can never be repealed. It is, therefore, very important to double-, even triple check the wallet address you will send your funds to.



5

## **Connect MetaMask wallet to our Token Sale System**

We have made this step easy for you, by using secured and live tested software to send us stablecoin to join the token sale.



6

### **KYC**

Now, the next step is to fulfill the KYC (Know Your Customer) process. We have contracted Sumsub as a trusted partner for this process.



7

### **Sign Agreement and finalize purchase**

Now, the next step is to fulfill the KYC (Know Your Customer) process. We have contracted Sumsub as a trusted partner for this process.

# TOKEN LAUNCH

Use case	Utility token (expert community)
Investment goal & funding cap	EUR 7.500.000
Minimum funding target	EUR 500.000
Long name	Token of Expertise
Short name	TOE
Maximum total token supply	14.000.000
Token platform	EVM compatible chain
Estimated Start Public Token Sale	2023
Token reserve for investors	85,9%
Payment method	Stablecoins, ETH, BTC

Token reserve for investors: 85,9%

Payment method: Stablecoins, Ether, and Bitcoin will be accepted

The goal is to raise a maximum of 7,5million EUR and a minimum of 0,5 million EUR in a phased token sale of three sales in total.

# TOKEN DISTRIBUTION

Company: 2,5% of max; 0,55m TOE

Advisors: 2,5% of max; 0,55m TOE

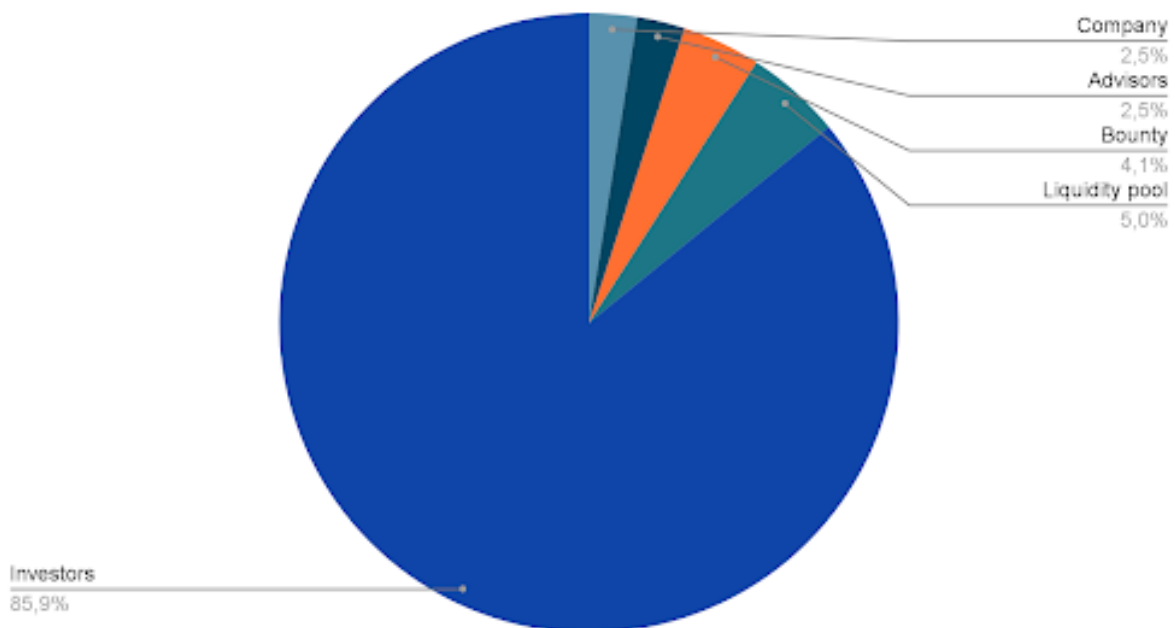
Bounty: 4,1% of max; 0,9m TOE

Liquidity pool: 5% of max; 1,1m TOE

Investors: 85,9% of max; 18,9m TOE

- Tokens distributed to company officers and advisors will have a lock-up period of at least three months after Public Sale (to be specified in Token Launch Agreement)

Token Distribution



# MARKETING

## Going viral

### Upviral

In March we have launched the TOE Viral Challenge via Upviral, giving away an iPhone 13 and 500 Tokens of Expertise to participants who are actively promoting the project on social media. In the first two weeks, over 1000 participants joined the challenge.

UpViral aims to be the most powerful viral marketing application available to businesses and enterprises of any size. Based in Utrecht, The Netherlands, their global team has developed the premier application for generating more site traffic by providing structured incentives for your visitors to refer others.

## **Social media campaign**

Expertier and its founders have an international network of social media influencers from different countries, journalists and thought leaders in several markets.

### **Telegram & social media**

In December, a Telegram group was started to communicate about the TOE project. The founders will also publish about the project on a dedicated LinkedIn, Facebook, Youtube and Twitter channel. Close to the Public Sale, the promotion of such channels will be intensified.

# SUBSCRIBER GROWTH

Mijn.beleggen.com has been growing rapidly over the last years, with currently over 75000 members receiving information via e-mail.



Mijn.beleggen.com is hosting several webinars every week with 50 - 100 (VIP) attendees per webinar.

## USER CASES

### Investing

The Financial Advisory market in the U.S. is estimated at US\$24.3 Billion in the year 2020. The country currently accounts for a 29.51% share in the global market, with the EU having a similar size.



## **Legal**

The legal services market reached a value of nearly \$713.7 billion in 2020, having increased at a compound annual growth rate (CAGR) of 3.4% since 2015.

Finding legal experts has become increasingly easier after the initiation of platforms like Ligo in the Netherlands, but since these platforms work with pre-selected legal experts and expensive subscription models, the Expert App could add value by offering access to more users and more legal experts to connect with each other.

Furthermore, most platforms focus on legal services for business. Legal expertise for personal matters is an interesting market for the Expert App.

## **Personal training**

The market size, measured by revenue, of the Personal Trainers industry in the US is \$12.9bn in 2021. Worldwide, over a million personal trainers offer their services to clients.

## **Tax**

The market size, measured by revenue, of the Tax Preparation Services industry in the US is \$10.8bn in 2021.

# GOALS FOR 2025

## The platform for expertise

The Expert App should become what Uber is in the taxi market and Upwork in the developers market: the first choice to find the right reliable professional fast.



# FREQUENTLY ASKED QUESTIONS

## 1. What is mijn.beleggen.com?

Mijn.beleggen is a successful Dutch investment community for and by investors. Private investors can exchange ideas about investing with each other but also with experts. Mijn.beleggen.com hosts several webinars every week and has built a community of over 75.000 members.

## 2. Why a Token Sale?

The founders of Expertier are strongly advocating blockchain technology and potential benefits of this technology. An Initial Token Sale is an efficient and transparent way to create and fund an international platform that is based on community building and reward systems. Tokens can be used as 'fuel' for the platform, by being part of the ecosystem as a reward and review mechanism.

### **3. Who will use the Expert App?**

In the Netherlands alone, 2 million people are interested in investing in financial products including crypto. Retail broker Robinhood has 18 million accounts with \$80 billion in assets after rapid growth, IPO filing shows. Worldwide an estimated 100 million+ people are investing actively, with most of them seeking information, advice or other kind of input for their decision making process.

The expert market for other kinds of industries, like legal, tax and healthcare, is much bigger. Given the current adoption of apps, the potential number of users for the expert app could be hundreds of millions.

### **4. How does the Expert app use blockchain technology?**

The exchange of Tokens of Expertise will be based on the blockchain.

Trust is an essential ingredient of expertise. Without trust there is no efficient transfer of knowledge and expertise, because the receiver of information will not take it for granted. That is why the Token of Expertise will be used simultaneously as a utility token and a system to measure trustworthiness of experts, using deep knowledge about reputation management from its founders.

### **5. Can I become an Expert?**

Yes, every user of the Expert App can become an expert. That is the ultimate goal of the platform. However, in order to become an Expert, they must show their expertise respecting the fair and transparent ideology of the platform or increase their expertise by using the services of experts.

## **6. What is the value of a Token of Expertise?**

The value of a TOE is not fixed. The initial price at the public token sale is based on a total investment necessary to launch the platform in several countries with a large sales team and first-class security and validation technology) and the maximum number of tokens to be issued (22m). After the final public sale (estimated mid-2022), the TOE will be tradeable at a market price that is determined by demand and supply.

## **7. Why is the project financed via a token offering and not by issuing shares?**

Shares offer a part of a company and its profits. Tokens can be used as 'fuel' for a platform, by being part of the ecosystem as a reward and review mechanism. Expertier wants to focus on the 'utility' functionality of its token and in the meantime raise the necessary funds to build the app. In their opinion, a token is the best instrument to reach its goals.



# LEGAL DISCLAIMER

This whitepaper does not constitute advice nor a recommendation by Expertier B.V., its officers, directors, managers, employees, agents, advisors or consultants, or any other person to any recipient of this document on the merits of the participation in the ITO.

Participation in the ITO carries substantial risk and may involve special risks that could lead to a loss of all or a substantial portion of such an investment. Do not participate in the ITO, unless you are prepared to lose the entire amount you allocated to purchasing TOE tokens.

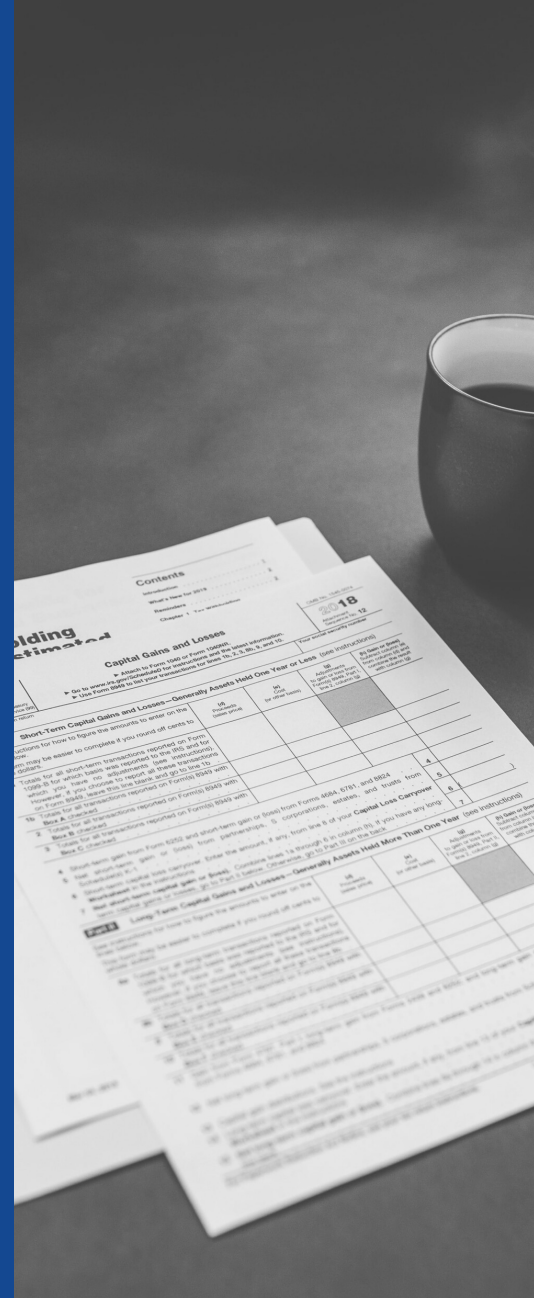
TOE tokens should not be acquired for speculative or investment purposes with the expectation of making a profit or immediate resale. No promises of future performance or value are or will be made with respect to TOE tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that TOE tokens will hold any particular value. Unless prospective participants fully understand and accept the nature of Expertier B.V. and the potential risks inherent in TOE tokens, they should not participate in the ITO.

TOE tokens are not being structured or sold as securities. TOE tokens are sold as a Utility Token, a functional good and all proceeds received by the Expertier B.V. may be spent freely by it, absent any conditions set out in this whitepaper. This whitepaper is not a prospectus or disclosure document and is not an offer to sell, nor the solicitation of any offer to buy any investment or financial instrument in any jurisdiction and should not be treated or relied upon as such. This whitepaper is for information only. Written authorisation is required for distribution of any or all parts contained herein.

All information here that is forward-looking, is speculative in nature and may change in response to numerous outside forces, including technological innovations, regulatory factors, and/or currency fluctuations, including but not limited to the market value of cryptocurrencies. This whitepaper is for information purposes only and is subject to change. Expertier B.V. cannot guarantee the accuracy of the statements made or conclusions reached in this document. Expertier B.V. does not make, and expressly disclaims, all representations and warranties (whether express or implied by statute or otherwise)

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Please note that Expertier B.V. is in the process of undertaking a legal and regulatory analysis of the functionality of its TOE tokens. Following the conclusion of this analysis, Expertier B.V. may decide to amend the intended functionality of its TOE tokens in order to ensure compliance with any legal or regulatory requirements to which we are subject. In the event that Expertier B.V. decides to amend the intended functionality of its TOE tokens, Expertier B.V. will update the relevant contents of this whitepaper and upload the latest version of this to its website.

Any TOE tokens could be impacted by regulatory action, including potential restrictions on the ownership, use, or possession of such tokens. Regulators or other circumstances may demand that the mechanics of the TOE tokens be altered, either in whole or in part. Expertier B.V. may revise mechanics to comply with regulatory requirements or other governmental or business obligations. Nevertheless, Expertier B.V. believes it has taken all commercially reasonable steps to ensure that its planned mechanics are proper and in compliance with currently considered regulations.

#### CAUTION REGARDING FORWARD LOOKING STATEMENTS

This section outlines Expertier B.V.'s policy regarding instances in this whitepaper which contain forward looking statements or information (collectively "forward looking statements") relating to Expertier B.V.'s current expectations and views of future events. In some cases, but not all, these forward-looking statements can be identified by words or phrases such as "may", "will", "expect", "anticipate", "aim", "estimate", "intend", "plan", "seek", "believe", "potential", "continue", "is/are likely to" or the negative of these terms, or other similar expressions intended to identify forward-looking statements. Expertier B.V. has based these forward-looking statements on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of the ITO or the value or price stability of the TOE tokens.

In addition to statements relating to the matters set out here, this whitepaper contains forward-looking statements related to Expertier B.V.'s proposed operating model. The model speaks to its objectives only, and is not a forecast, projection or prediction of future results of operations.

Forward-looking statements are based on certain assumptions and analysis made by Expertier B.V. in light of its experience and perception of historical trends, current conditions and expected future developments and other factors it believes are appropriate, and are subject to risks and uncertainties. Although the forward-looking statements contained in this whitepaper are based upon what Expertier B.V. believes are reasonable assumptions, these risks, uncertainties, assumptions, and other factors could cause Expertier B.V.'s actual results, performance, achievements, and experience to differ materially from its expectations expressed, implied, or perceived in forward-looking statements. Given such risks, prospective participants in an ITO should not place undue reliance on these forward-looking statements. Risks and uncertainties include, but are not limited to those identified in the ITO's T&Cs. These are not a definitive list of all factors associated with making a contribution to Expertier B.V. or any part of its operations.

Expertier B.V. undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this whitepaper. Expertier B.V.'s business is subject to various laws and regulations in the countries where it operates or intends to operate. There is a risk that certain activities of Expertier B.V. may be deemed in violation of any such law or regulation. Penalties for any such potential violation would be unknown. Additionally, changes in applicable laws or regulations or evolving interpretations of existing law could, in certain circumstances, result in increased compliance costs or capital expenditures, which could affect Expertier B.V.'s profitability, or impede Expertier B.V.'s ability to carry on the business model and the TOE token model proposed in this whitepaper.



## Restricted Jurisdictions

Citizens and/or residents (including green card holders) in the following countries are ineligible to purchase TOEs in the token sale referred to in this whitepaper and elsewhere in Expertier B.V.'s promotional material:

- United States of America
- People's Republic of China
- Cuba
- Iran
- North Korea
- South Korea

This whitepaper, in whole or in part (including copies), should not be transmitted to or disseminated in any country or jurisdiction, where such action involving this whitepaper and/or any or all of its contents is prohibited.

# RISK STATEMENT

## Risks of Coin Offerings (ICO/ITO's)

### What are ICOs?

The term ICO refers to a digital way of raising funds from the public using a virtual currency, also known as cryptocurrency. An ICO can also be known as 'token sale' or 'coin sale'. The term ITO is commonly used for utility token sales.

ICOs vary widely in design. The digital token issued may represent a share in a firm, or a prepayment voucher for future services. ICOs are high-risk, speculative investments by most regulators.

### AFM

The dutch AFM is issuing a warning regarding some risks associated with Initial Coin Offerings (ICOs). While the AFM recognises the potential of blockchain technology for financial services, ICOs can be vulnerable to misrepresentation, fraud and manipulation, and also be structured in a way that they are not subject to supervision by the AFM. In addition, due to their unregulated status and the anonymous nature of the transactions involved, ICOs can be attractive for laundering of money obtained by criminal means.

# WHAT ARE THE RISKS

- Unregulated space: ICOs are often not regulated by authorities and many are foreign based.
- No investor protection: As an investor it is not likely to have access to regulatory protections like the Kifid or the Dutch Ombudsman.
- Price volatility: Like cryptocurrencies in general, the value of any token may be extremely volatile and vulnerable to dramatic changes.
- Potential for fraud: Some issuers might not have the intention to use the funds raised in the way set out when the project was marketed.
- Inadequate documentation: Instead of a regulated prospectus, ICOs can provide only a 'whitepaper'. An ICO whitepaper might be unbalanced, or incomplete. A sophisticated technical understanding is needed to fully understand the tokens' characteristics and risks.
- Early-stage projects: Typically ICO projects are in an early stage of development and their business models are experimental. There is a chance of losing all or a large percentage of your investment as an investor.