



# The World's First Blockchain-Based Healthcare Financial Solutions Platform

HealthTech, Smart Capital, and Prime Brokerage Solutions Under One Umbrella



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No promises of future performance or value are or will be made with respect to Tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that AEN Tokens will hold any particular value. Unless prospective participants fully understand and accept the nature of Aenco's proposed business and the potential risks inherent in AEN Tokens, they should not participate in the Aenco Token Sale.

AEN Tokens are not being structured or sold as securities. AEN Tokens are not a participation in Aenco and AEN Tokens hold no rights in Aenco. AEN Tokens are sold with an intended future functionality on and access to the platform to be developed by Aenco and all proceeds received during the Token Sale may be spent freely, by Aenco.

This whitepaper does not constitute a prospectus or offering document and is not an offer to sell, nor the solicitation of an offer to buy any investment or financial instrument in any jurisdiction. AEN Tokens should not be acquired

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## CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This whitepaper contains forward-looking statements or information (collectively "forward-looking statements") that relate to Aenco's current expectations and views of future events. In some cases, 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. Aenco has based these forward-looking statements on its current expectations and projections about future events that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of the token sale or the value or price stability of AEN Tokens.

In addition to statements relating to the matters set out here, this presentation contains forward-looking statements related to the Company'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 the Company 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 presentation are based upon what the Company believes are reasonable assumptions, these risks, uncertainties, assumptions, and other factors could cause the Company's actual results, performance, achievements, and experience to differ materially from its

expectations which are expressed, implied, or perceived in forward-looking statements. Given such risks, prospective participants in this token sale should not place undue reliance on these forward-looking statements.

In addition to statements relating to the matters set out here, this whitepaper contains forward-looking statements related to Aenco'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 Aenco 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 Aenco believes are reasonable assumptions, these risks, uncertainties, assumptions, and other factors could cause Aenco's actual results, performance, achievements, and experience to differ materially from its expectations which are expressed, implied, or perceived in forward-looking statements. Given such risks, prospective participants in this token sale should not place undue reliance on these forward-looking statements.

## IMPORTANT INFORMATION:

Nationals or residents of the following countries are NOT eligible to participate in the subscription of AEN Tokens ("TokenSale"):

- 1) United States of America;
- 2) The People's Republic of China;
- 3) Samoa;
- 4) Any sanctioned countries as depicted within:  
<https://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>; and
- 5) Hong Kong (except for "professional investors", please see below)

Citizens and residents of Hong Kong SAR shall be further required to present "proof of wealth" to demonstrate that they are Professional Investors as defined under the Hong Kong Securities & Futures Ordinance ("SFO") before being eligible to subscribe. Participants from rest of the world must self-declare to be sophisticated investors in having knowledge on cryptocurrencies, digital assets, token sales, initial coin offerings, blockchain technology, and smart contracts. Any decision to participate in the Token Sale should be based upon your independent assessment. You should obtain independent advice before making a purchase. You must not participate in the Token Sale unless you have read and fully understood these terms and all other relevant materials in particular, the whitepaper and fully understand the purpose and process of AEN, the Platform and the Token Sale. You must monitor the <http://www.aencoin.com> website ("Website") for any announcements that relate to the

Token Sale, as they may supplement these terms.

Purchase or possession of AEN does not constitute an ownership interest in Aenco, and carries no rights, express or implied, to receive revenue, shares, debentures, intellectual property rights, voting rights or any other form of participation in or relating to Aenco or its affiliates. Neither these terms nor the Whitepaper constitute a prospectus or offering document, or an offer to sell, nor the solicitation of an offer to buy any security, investment, share, financial instrument, or investment advice or equivalent in any jurisdiction. No regulatory authority has examined or approved of the Token Sale or any of the information set out in these terms or other relevant materials.

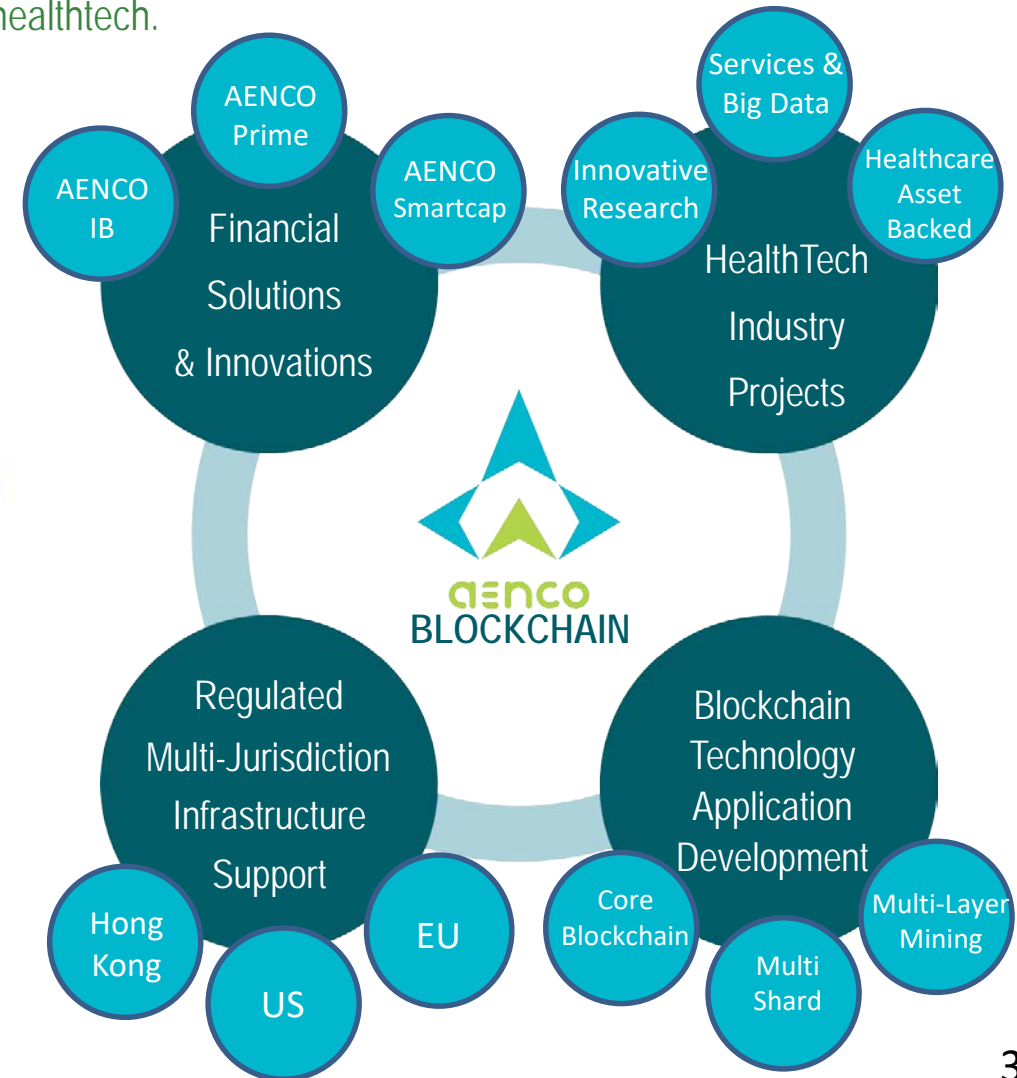
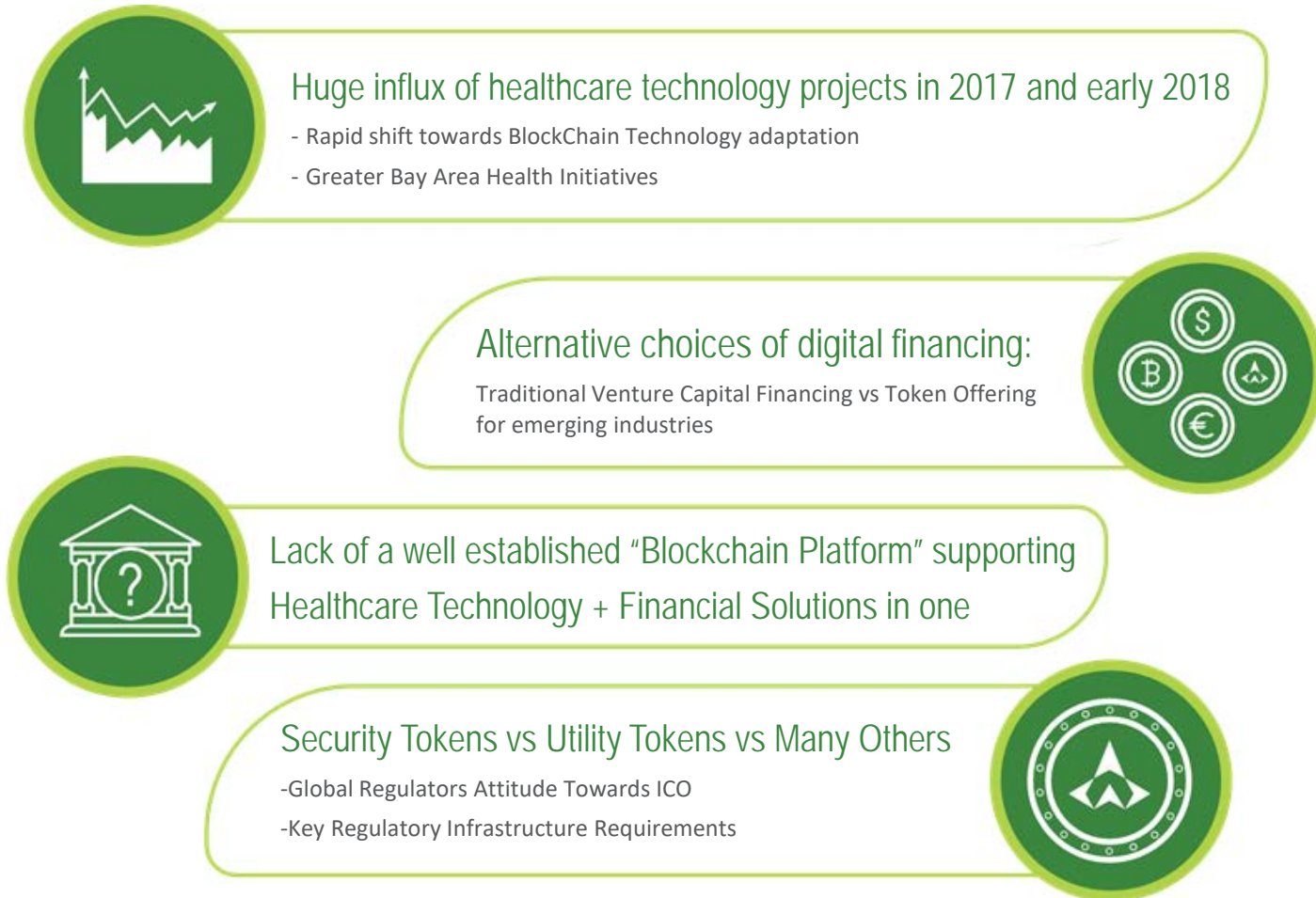
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DO NOT PURCHASE AEN TOKENS IF YOU ARE NOT AN EXPERT IN DEALING WITH CRYPTOGRAPHIC TOKENS AND BLOCK CHAIN-BASED SOFTWARE SYSTEMS. PRIOR TO PURCHASING AEN TOKENS, YOU SHOULD CAREFULLY CONSIDER THE TERMS LISTED BELOW AND, TO THE EXTENT NECESSARY, CONSULT AN APPROPRIATE LAWYER, ACCOUNTANT, OR TAX PROFESSIONAL. IF ANY OF THE FOLLOWING TERMS ARE UNACCEPTABLE TO YOU OR IF YOU DO NOT UNDERSTAND ANY OF THE TERMS, YOU SHOULD NOT PURCHASE AEN TOKENS. PURCHASES OF AEN TOKENS SHOULD BE UNDERTAKEN ONLY BY INDIVIDUALS, ENTITIES, OR COMPANIES THAT HAVE SIGNIFICANT EXPERIENCE WITH, AND UNDERSTANDING OF, THE USAGE AND INTRICACIES OF CRYPTOGRAPHIC TOKENS, INCLUDING ETHEREUM TOKENS, AND BLOCK CHAIN BASED SOFTWARE SYSTEMS. PURCHASERS SHOULD HAVE A FUNCTIONAL UNDERSTANDING OF STORAGE AND TRANSMISSION MECHANISMS ASSOCIATED WITH OTHER CRYPTOGRAPHIC TOKENS AND SHOULD HAVE A USE FOR PURCHASING AEN TOKENS. WHILE AENCO WILL BE AVAILABLE TO ASSIST PURCHASERS OF AEN DURING THE SALE, THE COMPANY WILL NOT BE RESPONSIBLE IN ANY WAY FOR LOSS OF BTC, ETH OR AEN TOKENS RESULTING FROM ACTIONS TAKEN BY, OR OMITTED BY PURCHASERS. IF YOU DO NOT HAVE SUCH EXPERIENCE OR EXPERTISE, THEN YOU SHOULD NOT PURCHASE AEN TOKENS OR PARTICIPATE IN THE SALE OF AEN TOKENS. YOUR PARTICIPATION IN AEN TOKENS SALE IS DEEMED TO BE YOUR UNDERTAKING THAT YOU SATISFY THE REQUIREMENTS MENTIONED IN THIS PARAGRAPH.



# Paradigm Shifts in Healthcare – It's Challenges and Our Solutions

- Capital raised globally through ICOs in 2016, 2017, and 2018 (so far) are US\$300mn, US\$5.8bn, and over US\$10bn respectively<sup>1</sup>.
- Market needs blockchain solution that is focused on connecting financial solutions with healthtech.

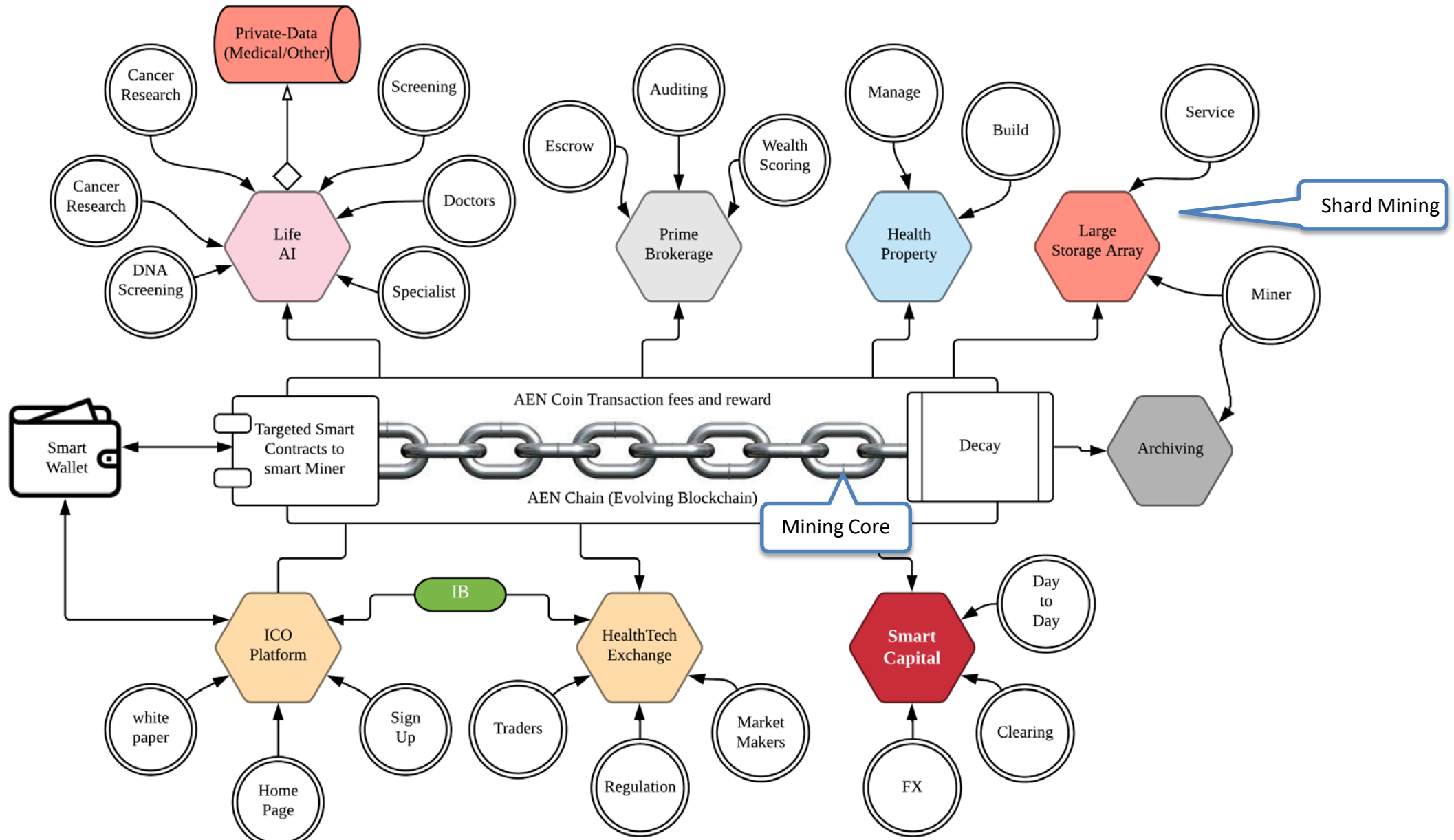


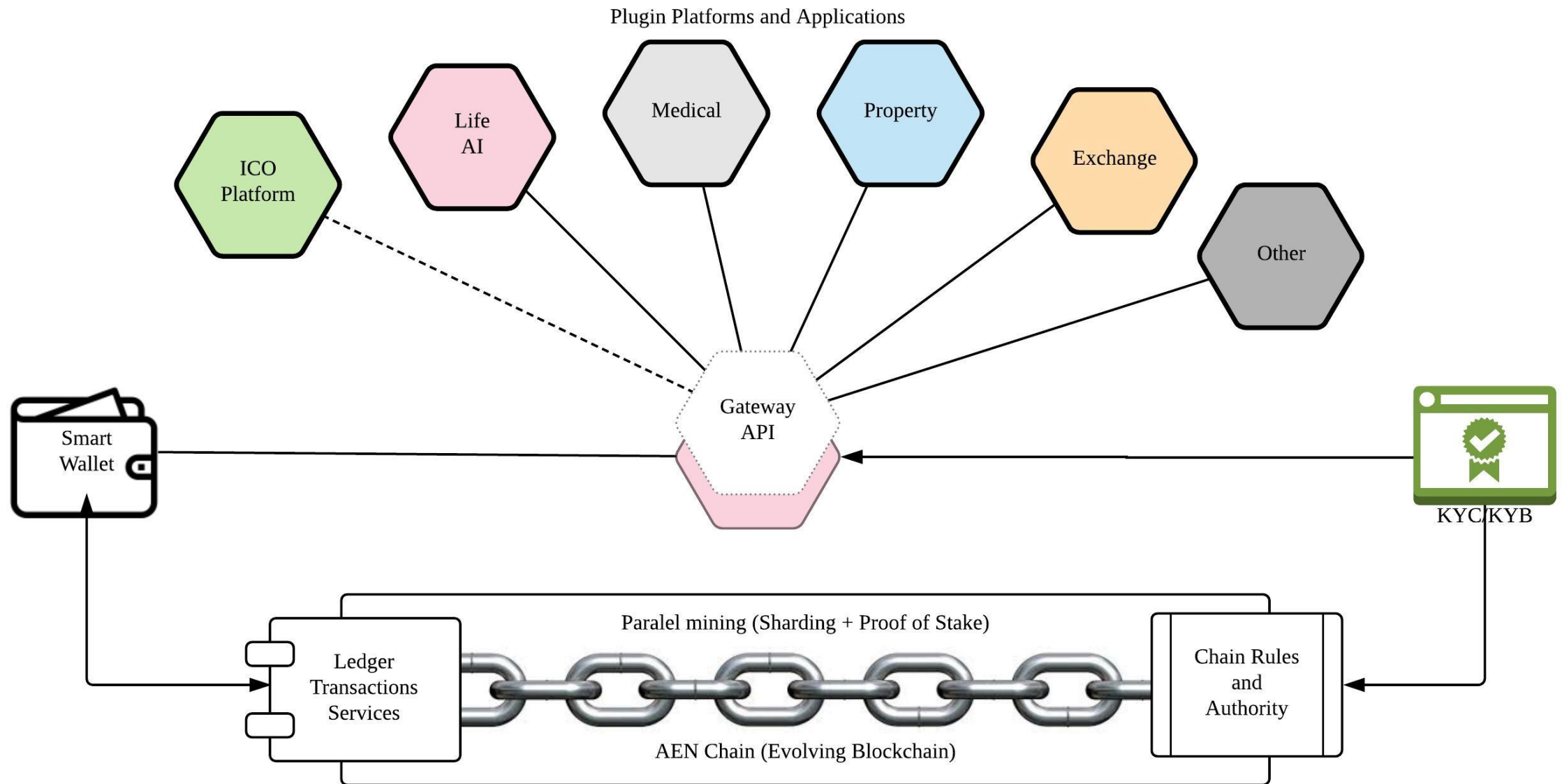
<sup>1</sup> Sources: (i) Coinist.io; (ii) CoinSchedule





# Aenco Blockchain Summary







Underlying technological advancements powering Aenco's "Global HealthTech Financial Solutions" are planned to roll out in three broad phases, or generational leaps.

## 1st Generation

- AEN Connect: Smart wallet with "Aenco Wealth App" functionalities; to be further integrated with the 2nd generation smart wallet.



## 2nd Generation

- Aenco ICO gateway / platform (Aenco IB Solutions).
- Smart wallet / vault enhancements.
- AENX: In-House developed trading exchange.
- UX/UI Application for multi-service HealthTech platform.

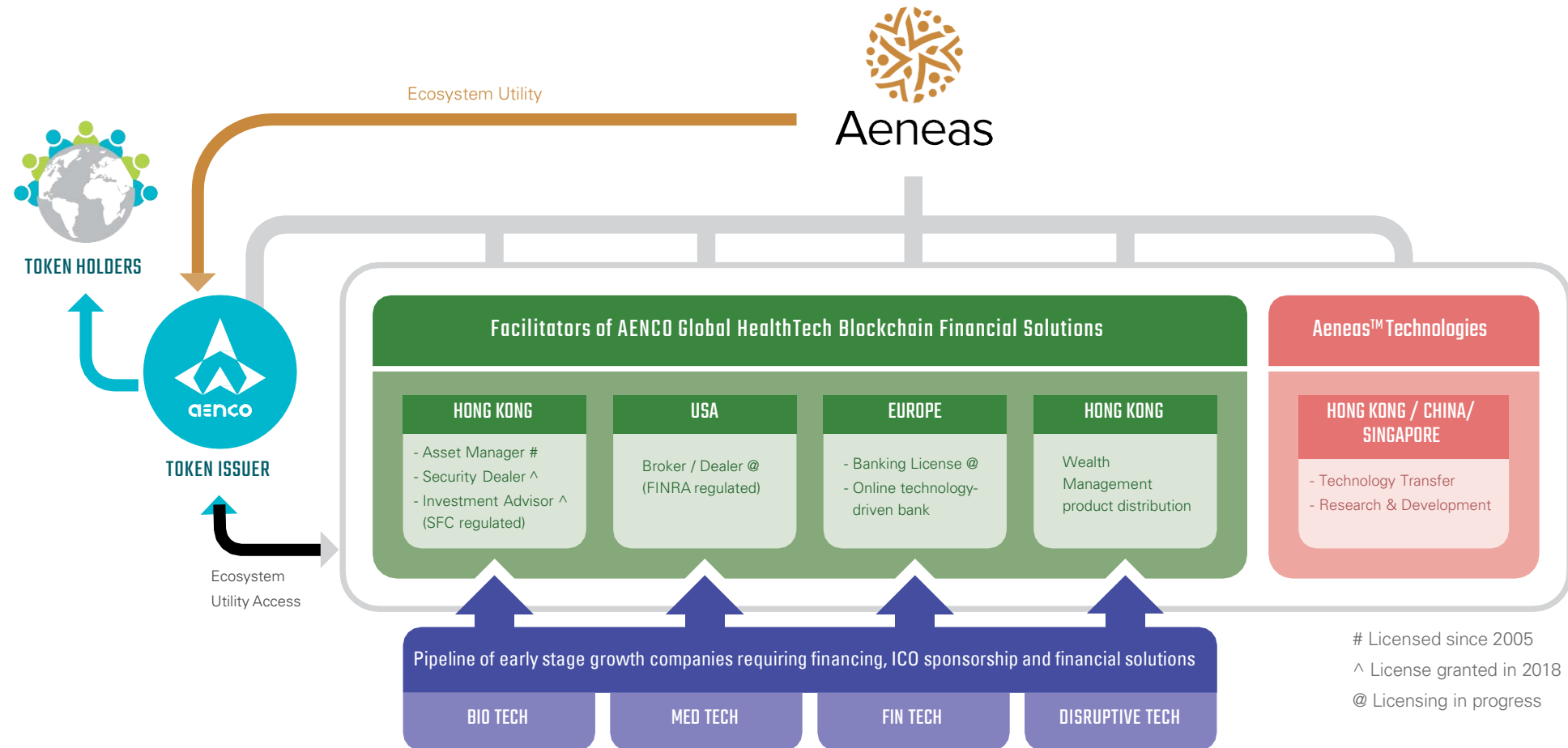


## 3rd Generation

- Aenco decentralized prime brokerage service platform (Aenco Prime Solutions / Aenco SmartCap Solutions).
- Cross-asset collateralized loans and borrowing.
- Blockchain enabled regulatory reporting.
- Blockchain based custodial, settlement, margining, and clearing services.



Our ecosystem leverages off the long-standing business infrastructure of Aeneas' traditional financial services platform, as well as newly developing business segments; to facilitate the delivery of our Global HealthTech Financial Solutions within the context of accredited regulatory frameworks across major global markets.





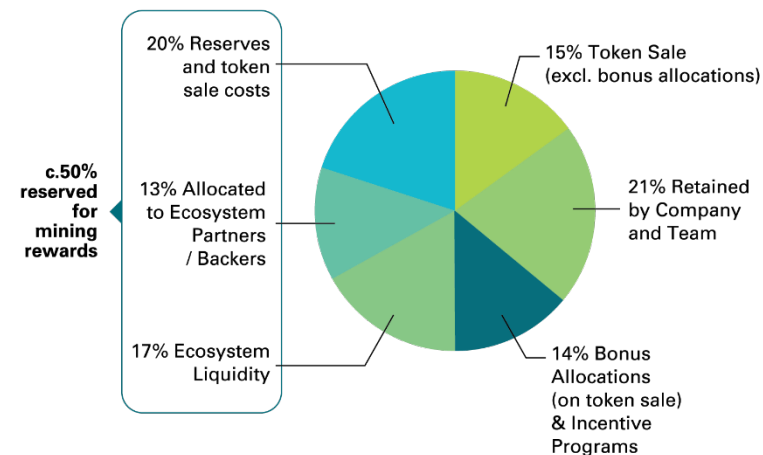


# Token Supply

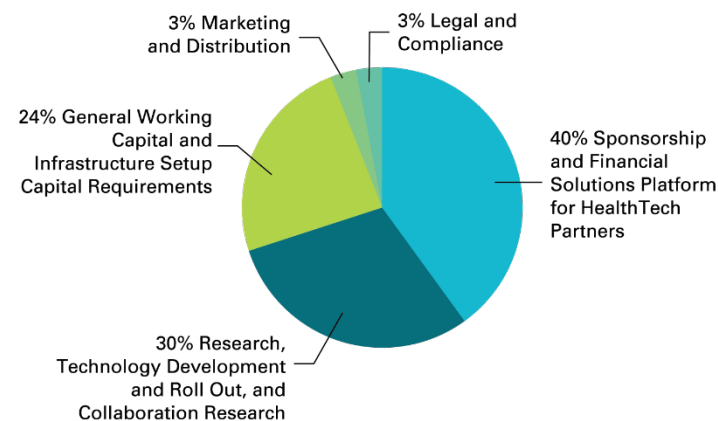
TOKEN SYMBOL	AEN
TOKEN NAME	AEN Coin
TOKEN TYPE	ERC223
USD PRICE PER TOKEN AT ICO SALE	0.1 + bonus based on week number
USD PRICE PER TOKEN AT PRE-ICO SALE	0.1 + bonus based on participation size
TOTAL TOKEN SUPPLY	4,000,000,000
TOKENS BEING SOLD	600,000,000
TOKENS UNSOLD	Allocated to Reserves; See Exhibit 15

SOFTCAP ON TOKEN SALE (USD)	\$15,000,000
TARGET CAP ON TOKEN SALE (USD)	\$60,000,000
ACCEPTED CRYPTO ASSETS	BTC, ETH

## TOKEN ALLOCATION (% Total Token Supply)



## USE OF PROCEEDS (Soft Cap % Allocation)







**IAN HUEN**

*Co-Founder*

- Over 15 years of global asset management experience;
- Founder and Managing Director of Aeneas Capital;
- Former U.S. Equity research analyst at Janus Capital;
- Financial adviser to sale of Seng Heng Bank to ICBC in 2007;
- Trustee board of Dr Stanley Ho Medical Development Foundation;
- Panelist and speaker at Euromoney, S&P and the Middle East Investment Summit (MEIS 2017);
- MA in Comparative and Public History, The Chinese University of Hong Kong;
- A.B. Economics, Princeton University and CFA Charterholder;
- Financier, calligrapher, and historian.



**DARREN LUI**

*Co-Founder*

- Co-Founder of Aptorum Group Limited, a biotech platform.
- Co-Founder of Aeneas Group;
- Former Founder and Director at Varengold Capital, a HK based regulated asset manager and prime broker;
- Former Director at Barclays Capital, Barclays Bank PLC. London, Singapore and New York offices.
- Qualified Chartered Accountant (ICAS) at Ernst & Young LLP(UK).
- CFA Charterholder.
- Associate of Chartered Institute of Securities & Investments.
- First Class Honours BSc in Biochemistry, Imperial College London.



**KENRICK H. FOK**

*Chief Financial Officer*

- Multi-asset investment management professional and investor;
- Over 14 years of alternative investment experience spanning across hedge funds, asset managers, and direct investments;
- Former Investment Director and Responsible Officer at Guardian Capital Management;
- Former Equity Portfolio Manager and Responsible Officer at Generali Investments Asia (Generali Group company);
- Former Portfolio Manager and Responsible Officer at MAPS Capital Management (Mirae Asset Financial Group company);
- CFA Charterholder
- Sc. B Engineering, Brown University.



**GEOFFREY TIPTON**

*Chief Technology Officer*

- Numerous years of product and software development experience in Asia.
- Blockchain application and digital asset enthusiast.
- Control Engineering and Robotics specialist.
- 3 year tour of duty as a Paramedic in the British Armed Forces.
- Early years in Blackpool working behind the scenes on many theatre stage productions (e.g. John Inman, Tommy Steel, Genesis, Sad Cafe).
- Avid horse rider and motorcyclist.
- Life long member of the Aviation club where flying a Robinson 22 helicopter is the preferred choice of transport.



**CHARLES LAU**

*Managing Director*

- Over 17 years experience in financial industry, as senior management in European banks and founder of wealth management company.
- Former Managing Director at Varengold Hong Kong, where its parent company Varengold Bank AG is a German Private Bank listed in Hamburg.
- Former senior management at Credit Suisse Privilege, Credit Suisse Bank, Hong Kong.
- Founder and CEO of MCG Private Wealth, a Private-equity funded wealth management company based in Hong Kong.
- Master of Business Administration graduate with focus on applications of modelling and theories in the financial industry.



**ERICA CHAN**

*Head of Wealth Management*

- Over 15 years of experience in financial industry, as senior management in European banks and wealth management company;
- Head of Wealth Management at Aeneas Group, a technologydriven financial services platform based in Hong Kong;
- Former Head of Wealth Management at Varengold Hong Kong, wholly owned by Varengold Bank AG, a German Private Bank listed in Hamburg;
- Former Senior Executive Vice President at Credit Suisse Privilege, Credit Suisse Banking Group;
- BA (Hon) in Public & Social Administration.



**NICK WAN**

*Co-Investment Director*

- Solid knowledge of real estate market dynamics;
- In-depth knowledge of different property asset classes;
- Diverse experience in various areas within real estate industry;
- Wide geographical exposure including Asia, Europe, and the US real estate markets;
- Former investment manager and Responsible Officer at New Century Asset Management Limited (manager of New Century REIT);
- Former investment & asset manager at Invesco Real Estate Investment Asia Pacific Limited, AIG Global Real Estate (Asia) LLC, and Mapletree Logistics Trust Management Limited;
- BBA in Finance and Management Science, Simon Fraser University.



**CALVIN POON**

*Co-Investment Director*

- Over 20 years of experience in real estate investment, development, asset management and project management;
- Diversified real estate experience in commercial, residential and hospitality sectors;
- Senior real estate management positions held in various public and private companies in Hong Kong and U.S. Former Head of Project at Glory Century Limited; Investment Manager at Imperial Pacific International Holdings Limited; and Executive Director at Euro Properties;
- Licensed real estate broker in New York State;
- M.S. in Real Estate Investment and Asset Management, New York University;
- M.S. and B.S. in Civil Engineering, Columbia University.



## Team (cont'd)



**ALLY CHEUNG**

*Head of Community Management*

- Community builder in the blockchain space, bridging the gap between today's reality and tomorrow's possibility with a positive belief and strategic vision
- Community Manager at Monaco, one of the most successful tokensale events to date
- Business Development Manager at Galileo Platforms, an InsurTech Blockchain startup for reinventing insurance
- Deep enthusiasm in Blockchain technology and the Cryptocurrency industry
- MBA graduate from HKUST Business School and exchange in NYU Stern School of Business, focused on Finance
- Avid traveler, music junkie and foodie at heart



**DAVID CAREY**

*Senior Cloud Engineer*

- Lead in Security Review and hardening of the United Nations back-end systems;
- CTO of Network-box Thailand keeping the country secure;
- Developed online marketing and lottery systems;
- Developer of Web based applications and systems;
- Independent Consultant for Online Streaming solutions;
- Cloud services manager and enabler for various solution Providers;
- Cloud provisioning, monitoring and security hardening.



**MICHELLE AU**

*Creative Specialist – UX/UI Designer*

- Over 10 years experience in web, commercial graphic & packaging design;
- Former Packaging Design Supervisor (AD) at Capdase, HK;
- Former Packaging Design Lecturer at Raffles College of Design and Commerce, HK
- Years of experience in independent projects, worked with clients from various industries & platforms;
- B.A. in Digital Media Technology, Columbia College Chicago;
- Believes that good design comes from heart and limitless imagination;
- Fan of Dan Brown, loves sci-fi, mom of 3 cats.



**ISSAC CHEUNG**

*Full Stack Developer*

- Over 7 years experience focusing on software development, engineering roles, and mobile applications in gaming and retail application sectors;
- Former Senior Analyst Programmer at Derivco Hong Kong, an online web and mobile game developer;
- Former Software Engineer at Advanced Systems Information Technology, with experience in development of POS and ERP systems;
- Double Degree in Bachelor of Science (Honors) in Computing and Bachelor of Business Administration (Honors) in Management from The Hong Kong Polytechnic University.



**ISABELLA LAI**

*Senior Director*

- Over 12 years of experience in financial industry, as a Senior Director in European banking and wealth management;
- Senior Director at Aeneas group, a technology driven financial services platform based in Hong Kong;
- Former Senior Director at Varengold Hong Kong, wholly owned by Varengold Bank AG, a German Private Bank listed in Hamburg;
- Former senior principal relationship manager at Credit Suisse Privilege, Credit Suisse Banking Group;
- BBA (Fin) from Simon Fraser University, Canada



**TEDDY IP**

*Senior Director*

- Adept executive in financial industry with over 20 years of experience in global banks and corporations;
- Senior Director at Aeneas group, a technology driven financial services platform based in Hong Kong;
- Former International Banking Manager, Citibank Australia;
- Former Project Consultant, Coopers & Lybrand Associates (now known as PWC) in Hong Kong;
- Former General Manager (Investment) of CWC Limited, founded by Jardine Group and Temasek, Singapore for investment in China;
- MBA (CUHK), Master in Environmental Engineering (UNSW, Australia), Master and Bachelor degrees in Social Sciences (HKU)



**ANDY CHAN**

*Head of Insurance*

- CEO of PIBA Broker (2015 – present);
- Specialized in Property & Casualty Insurance;
- Former Marketing Manager at HWL International Holdings Limited, a member of CIB, focusing on Marketing Planning, Finance & Accounting, Legal Compliance, specialized in Property & Casualty Insurance;
- Former General Manager at Million Trend Limited – General Agent of MetLife Hong Kong;
- Former Agency Manager at MetLife Hong Kong, specializing in team building and sales management for life insurance.
- Extra Curriculum: "Certificate in Fitness Instruction" from Hong Kong Baptist University;



**AARON REGALA**

*Business Analyst*

- Blockchain technology investor;
- Formerly worked in retail banking;
- Computing enthusiast building finance analytics;
- Graduated with B Sc. Physics from University College London



# Strategic Advisors and Partners



## PROFESSOR DOUGLAS W. ARNER

*Senior Regulatory and Strategic Advisor*

- Kerry Holdings Professor in Law at the University of Hong Kong ("HKU");
- Director of HKU LLM in Compliance and Regulation;
- Senior Visiting Fellow of Melbourne Law School, University of Melbourne;
- Co-Founder and former Director of the Asian Institute of International Financial Law, Faculty of Law, HKU;
- Leading specialist in economic and financial law, regulation, and development;
- Co-Author of editor of 15 books including "Reconceptualising Global Finance and its Regulation" (Cambridge, 2016);
- PhD and LLM in banking and finance law from University of London (Queen Mary College).



## DR S.M. YIU

*Advisor*

- Associate Professor in the Department of Computer Science at the University of Hong Kong;
- Research and areas of expertise are computer security, cryptography, bioinformatics;
- Published over 100 papers in journals and conferences - Google Scholar statistics: Citations (8627), h-index (41), i10-index (98);
- Experience in industrial projects with Huawei, Hong Kong Sanatorium & Hospital, Astri, and Bank of China;
- PhD in Computer Science, The University of Hong Kong;
- MS in Computer and Information Science, Temple University (USA);
- BSc in Computer Science, The Chinese University of Hong Kong.



## JEFF MARQUASS

*Advisor*

- Director of HOYA Surgical Optics, a specialist provider of ophthalmologists with high-quality intraocular lenses for use in the treatment of cataracts for over 25 years;
- Former Vice President Business Development at Advanced First Aid Research, a medical device company focused on wound care product development;
- Former Managing Director at Vendor Management Consulting Asia, a boutique consulting firm connecting European medical devices, pharma, biotech, and FMCG companies with Asia;
- Master Business Administration, University of Melbourne.



## JULIAN TING

*Advisor*

- Former General Manager at Innovative Diagnostics, a leading Asian pathology diagnostic group;
- Formerly worked at Grange Partners in Singapore, a family office backed institution focusing on Southeast Asian Private Equity;
- Formerly held positions at HSBC Private Wealth Solutions and ECMLibra Investment Bank;
- Masters in Business Administration (MBA) from Columbia Business School (Dean's Honors); Private Equity Fellow;
- Bachelor of Laws – LLB (Hons) Programme from London School of Economics.



## DR KENNY YU

*Advisor*

- Clinical Research Fellow at the Salford Royal NHS Foundation Trust in the UK;
- PhD at The University of Manchester – Faculty of Medical and Human Sciences – Stem Cell and Neurotherapies Laboratory;
- Key areas of research interests include Cancer Biology, Oncology, Cell Culture, Genetic Engineering, Neurosurgery, and Cancer Immunology;
- Neurosurgeon at The University of Manchester.



## DR WILLIAM WU

*Advisor*

- Assistant Professor at the Department of Anesthesia and Intensive Care at The Chinese University of Hong Kong;
- Expert in molecular pharmacology and toxicology;
- Has published extensively in cancer biomarker diagnostics and novel therapeutics; Published more than 150 internationally recognized, peer-reviewed articles in top international journals, including Nature Communications, Autophagy, Cell Research, Cancer Research with an h-index of 40, and four book chapters;
- Earned his fellowship in the Royal College of Pathologists (FRCPath), and has been awarded the First-Class Higher Education Outstanding Scientific Research Output Award (Natural Science) by the Ministry of Education of China;
- PhD in Medical Sciences from CUHK and received post-doctoral training in the Institute of Digestive Diseases, CUHK afterwards.



## DR SUNNY WONG

*Advisor*

- Assistant Professor in the Department of Medicine and Therapeutics at The Chinese University of Hong Kong;
- Principal investigator at the Li Ka Shing Institute of Health Science, the Institute of Digestive Disease and the State Key Laboratory of Digestive Disease;
- A clinician-scientist with expertise in host-microbe dynamics, in diseases including digestive cancers, mycobacterial and Clostridium difficile infections;
- Published 50+ peer-reviewed papers in top journals, including the New England Journal of Medicine and Nature Genetics;
- Investigator in multi-centered epidemiological studies, phase 2/3 drug trials.



## DR ALBERT LEUNG

*Advisor*

- Financial and Business Development Consultant of Beauchamp International Development Limited based in Hong Kong;
- Former Assistant Vice President at Citicorp International in Hong Kong and engaging in major IPO corporate finance matters;
- 10 years of experience in accounting and auditing in accounting firms in England between 1977 and 1987;
- Currently an Independent Non-Executive Director of various public companies listed on the Hong Kong Stock Exchange;
- Director of the Hong Kong Kidney Foundation;
- PhD (Economics), Shanghai University of Finance & Economics;
- MBA, Henley Business School, Brunel University (England);
- Member of the Hong Kong Institute of Certified Public Accountants.





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Tax Advisor



Enterprise I.T. Security



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Legal Counsel



Marketing



## Contact Us

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