

INNOVATION • IMPACTFUL • INTEGRITY

# AENCO Ecosystem

Global Healthtech Blockchain Financial Solutions





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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 ("Token Sale"):

- 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.

Please read these Terms and Conditions carefully before using the Website, Aenco's platform or registering your interest in the AEN Token issuance. By agreeing to subscribe to the AEN Token on the page linking to these Terms and Conditions, you accept and agree to be bound by these Terms and Conditions. The full text of the said Terms and Conditions can be found here: <https://www.aencoin.com/assets/docs/aenco-terms-conditions.pdf>. If you have any questions about these terms and conditions please contact us at [moon@aencoin.com](mailto:moon@aencoin.com).

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.



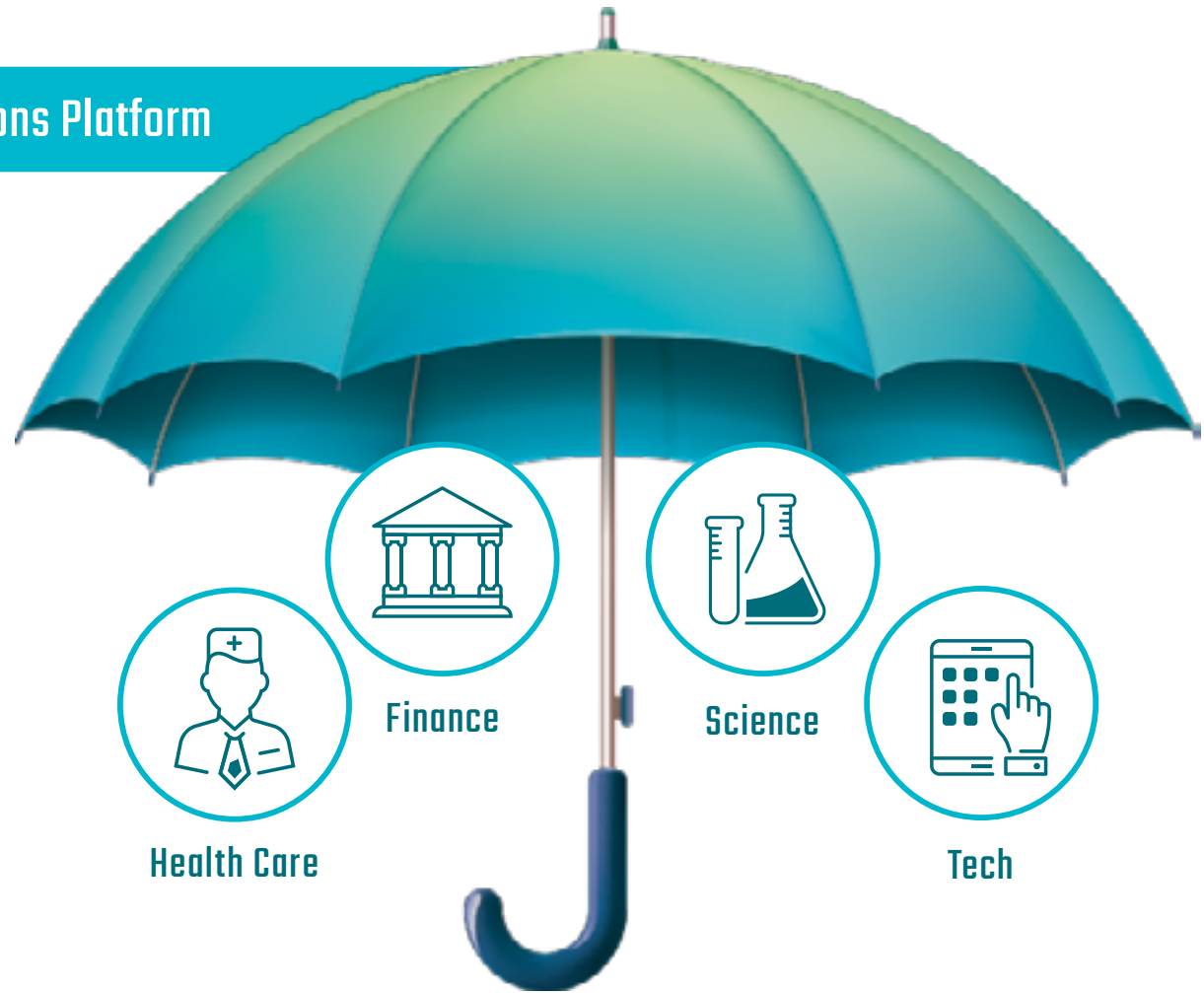
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## First Blockchain-based Healthcare Technology Financial Solutions Platform

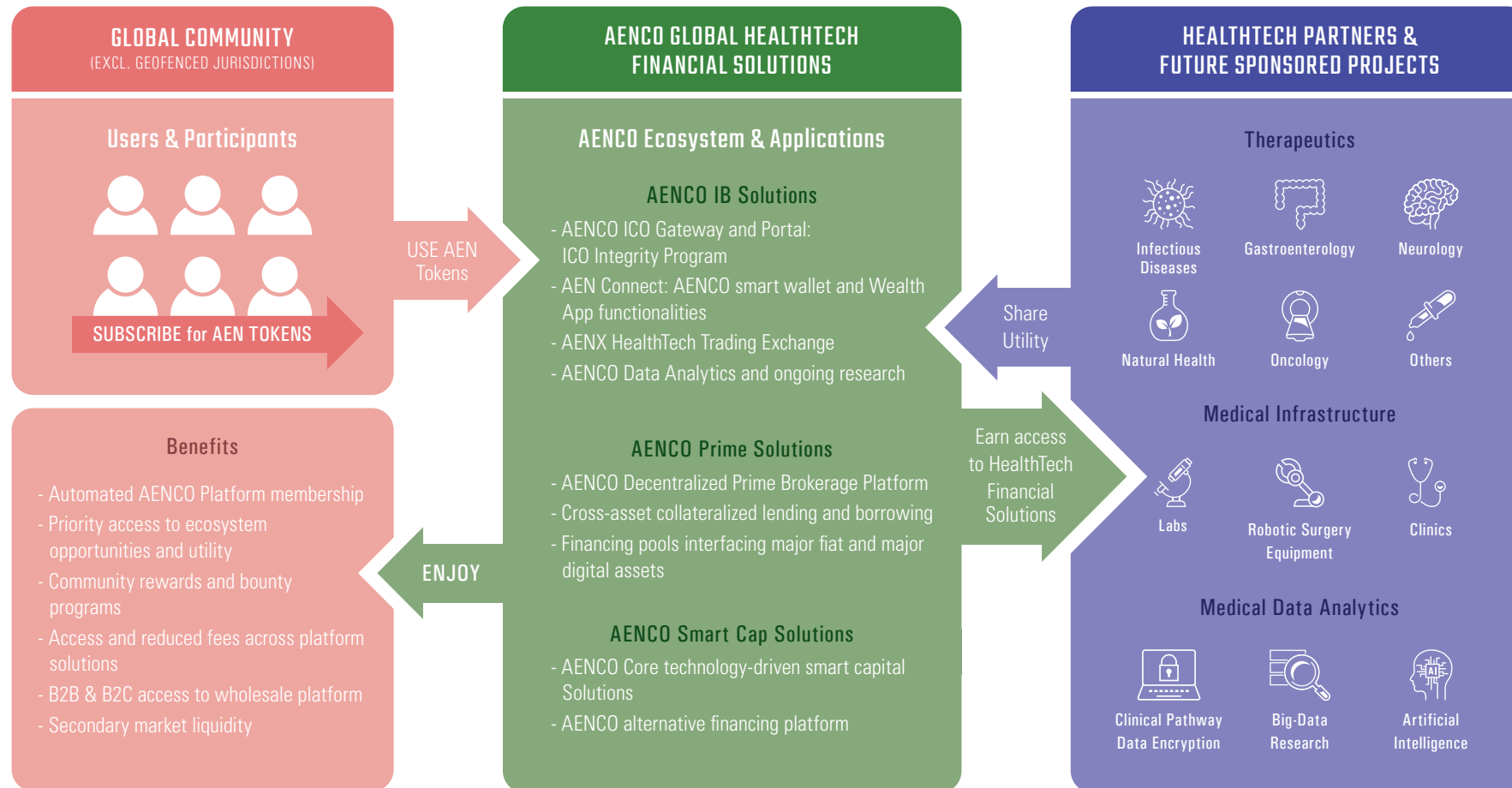
1. Aenco is the world's **FIRST Blockchain based Healthcare Technology Financial Solutions Platform**, that leverages healthtech with institutional financing, prime brokerage, and smart capital solutions under one umbrella.
2. Aenco is a “**one stop shop**” for the delivery of cutting edge financial solutions for the HealthTech industry, as well as a research and collaboration hub for healthcare blockchain companies and projects.
3. Aenco is combining its **core financial ecosystem** with the wider healthcare technology community, through the AEN token, as the key ecosystem building block and extensions.
4. Aenco is supported by the group's evolving **regulated infrastructure and presence in major jurisdictions** including Europe, Hong Kong, and the United States, through which Aenco will effectively deliver its solutions, generating a significant and rapidly evolving ecosystem.





# How It Works?

Our Ecosystem of HealthTech Partners, Innovators, and Users



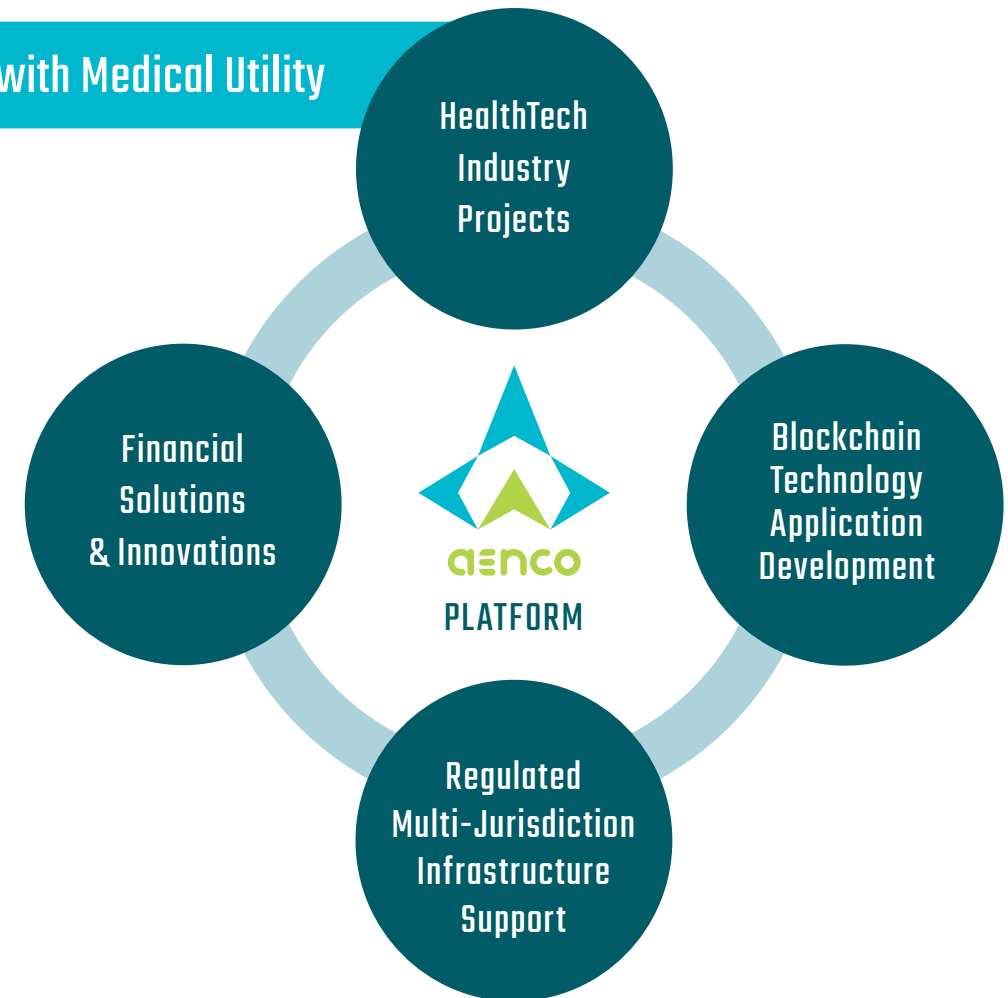
*Note: Each business component of Aenco shall be operated through a relevant licensed entity that is located in a jurisdiction approving its related activities.*



# What is Aenco's Vision?

## We Empower HealthTech Innovators Financially and Connect the Community with Medical Utility

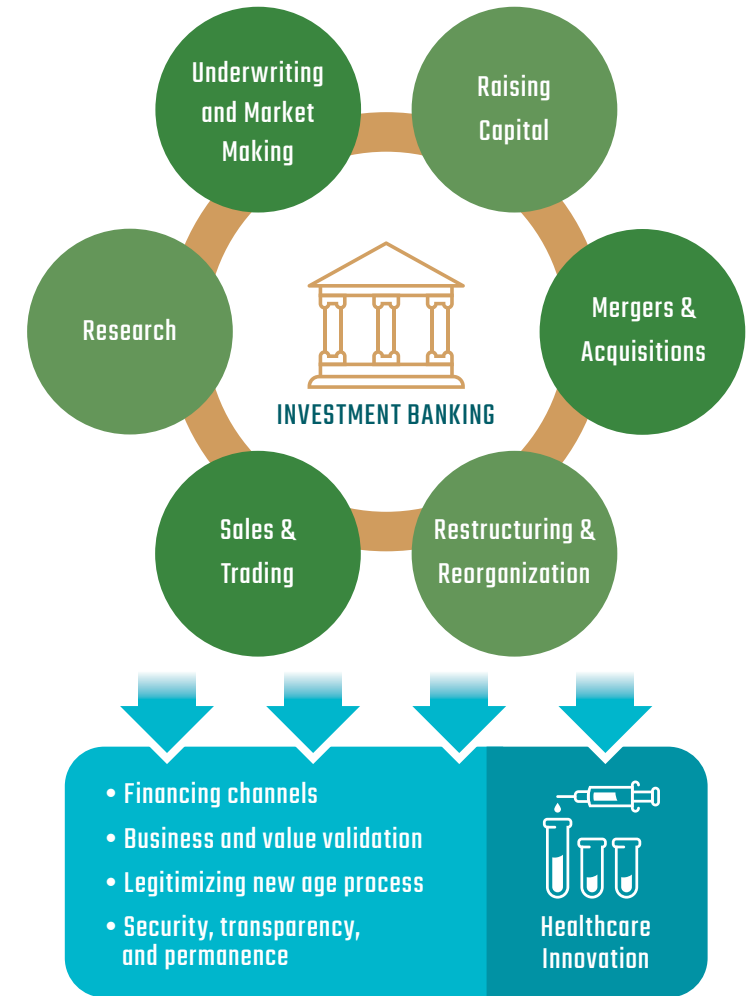
1. To be first and global "HealthTech" blockchain based financial solutions platform leveraging on the strengths of blockchain and decentralized applications.
2. To empower emerging healthcare companies with fintech based solutions, so that they can focus on generating medical solutions for the world.
3. To build an ecosystem encompassing fintech financial solutions specialized in the health technology sector, with its network activity and services fueled by the "AEN" utility token.
4. To be a major player contributing to a new era of trust, openness, and global acceptance for the crypto industry.
5. To conduct a successful token offering via a targeted initial coin offering ("ICO") in 2018, to galvanize the development cycle of the Aenco platform.





# The Existing Challenges to HealthTech

- The pairing of **sound Science and sustainable Finance** is essential for medical and health technology innovation.
- Yet steady and impactful **sources of funding** of emerging biotech and medtech companies are intrinsically difficult. i.e. Very capital intensive!
- Today's landscape for **capital raising channels** is traditionally dominated only by the largest players such as global investment banks and venture capital.
- **High entry-barriers and hurdles can prove to be burdensome** for growth companies seeking funding in the form of significantly high fees and opaque access.
- Young companies requiring **institutional grade, one-stop-shop investment banking services** such as financing, underwriting, settlement, custodial, research, and trading services, have little options if they fail to "join the club".
- Meanwhile, there is new age development in **digital finance, blockchain applications**, and growth in circulation of digital assets are opening new financing channels such as Initial Coin Offerings ("ICOs").
- Yet society continues to lack a credible, **globally accredited "standard" for ICO best practice**, cultivating skepticism and distrust towards a financing channel that possesses utmost potential and impact.

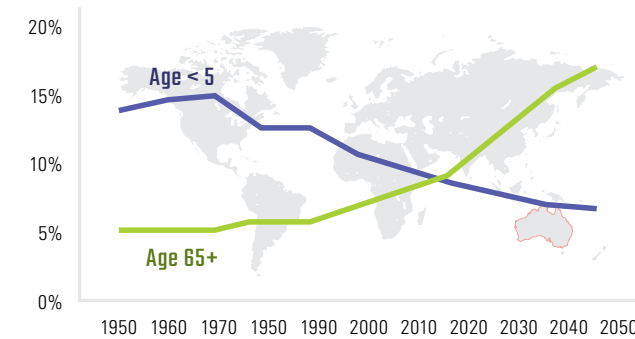
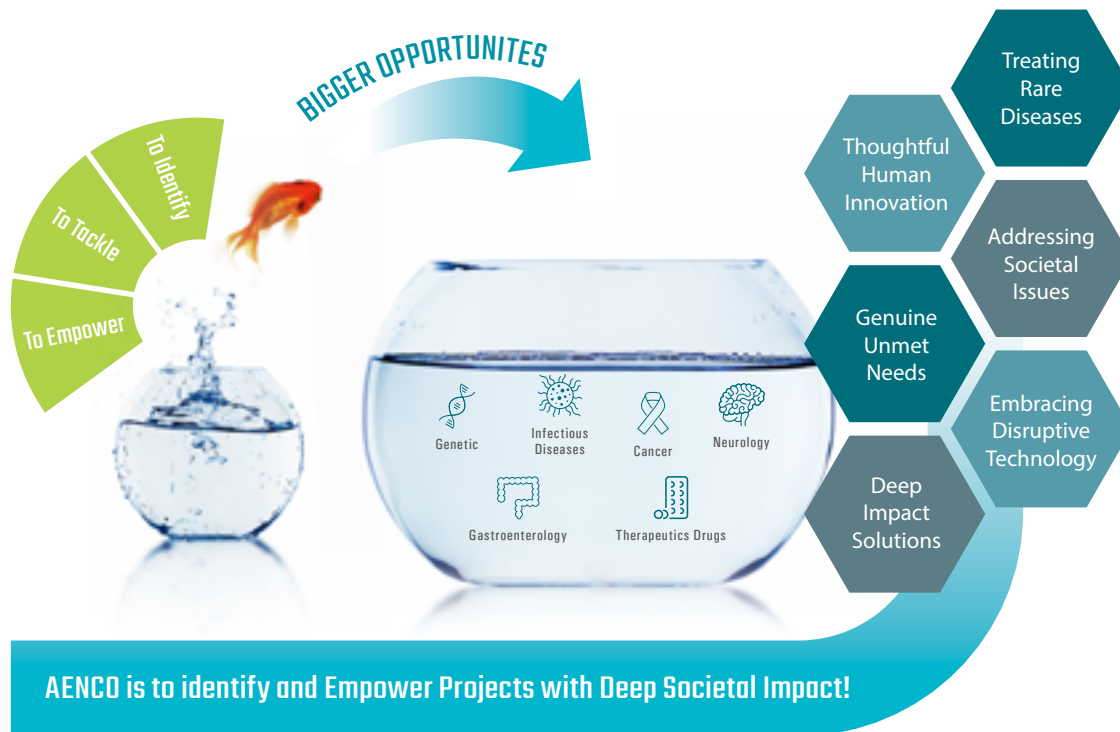




# The Opportunities

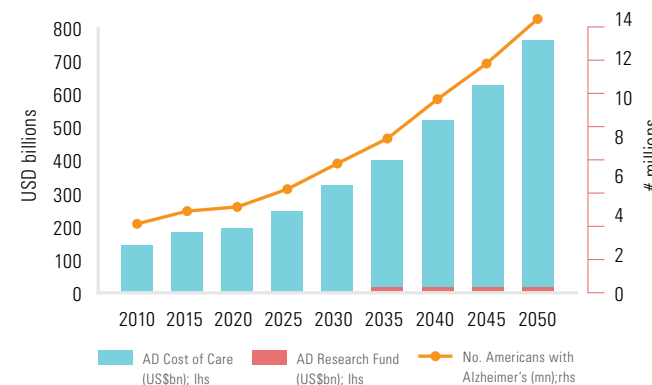
A Pressing Need for Sustainable Medical Innovation

Global unmet healthcare needs and ageing demographics, presents both the need and opportunities for medical entrepreneurialism to develop solutions that have deep societal impact.



**Exhibit 1**

Young children and older people (as % global population) 1950 - 2050<sup>1</sup>



**Exhibit 2**

Alzheimer's Disease ("AD") Cost of Care versus Research Funding 2010 - 2050 (Example global unmet medical need)<sup>2</sup>

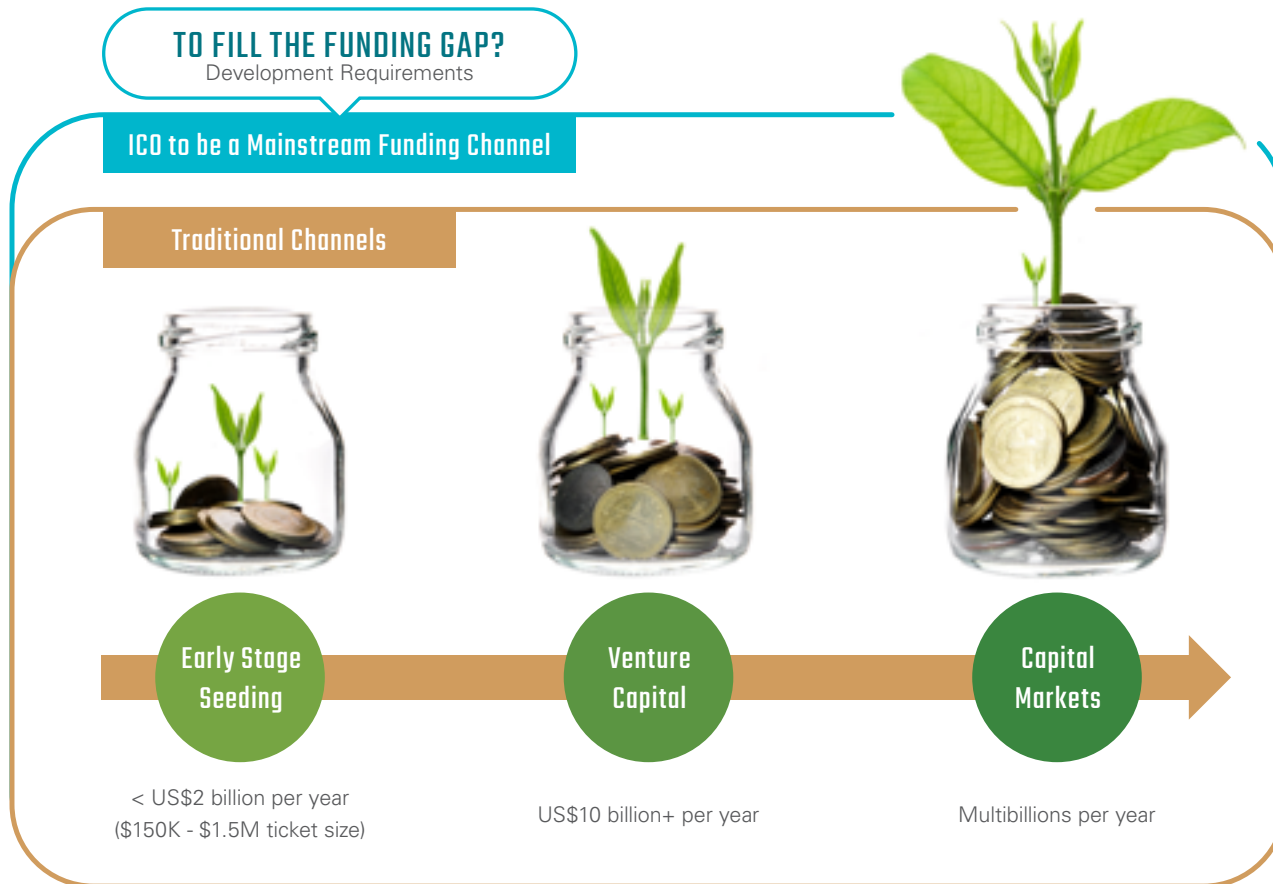
Sources:

- 1 World Population Prospects: The 2010 Revision, United Nations;
- 2 Alzheimer's Study Group / The Alzheimer's Association





Taking traditional funding channels in the U.S. as an example for medical innovation and entrepreneurialism: We see new age financing mechanisms emerging as a significant and impactful source of funding.



## Major Challenges To Entrepreneurs and Emerging Growth Companies

### Early Stage Seeding

- Heavy reliance on friends, family, grants, government subsidy, and sponsored research
- Little institutional financing support
- Pressure to source capital detracts from critical research process

### Venture Capital

- Dilution of equity ownership
- Pressured to create investment exit opportunity (e.g. IPO)
- Non-trivial VC expectations: Near term sales generation, multibillion dollar market sizes etc.

### Capital Markets

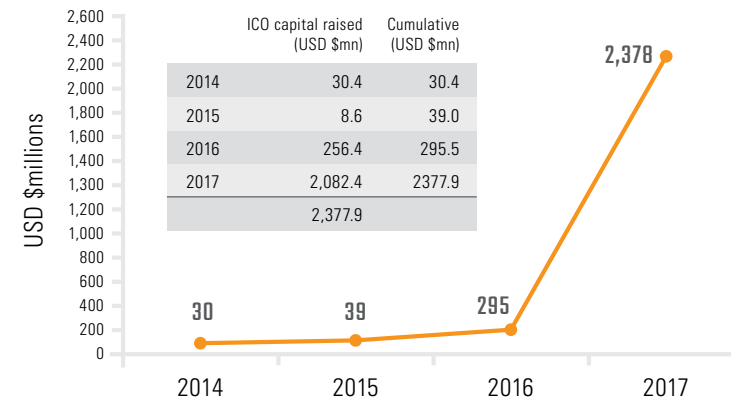
- High entry barriers in the form of fees and access
- Are you able to 'join the club' for institutional grade investment banking services?
- Burdensome scrutiny and regulation



# The Landscape: “ICOs” vs Traditional IPOs

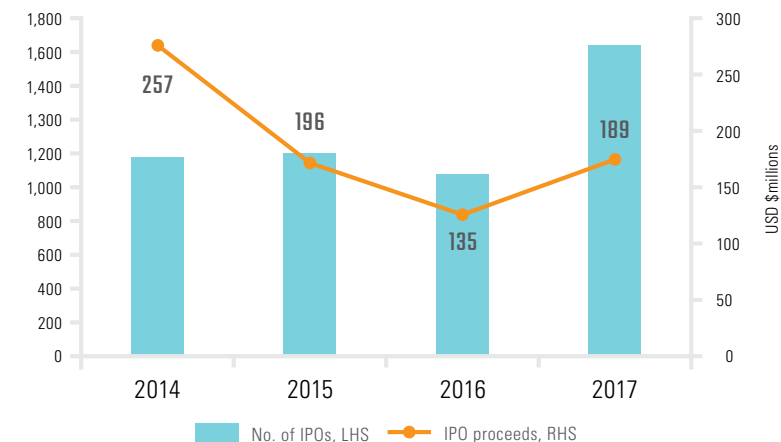
## An Increasingly Impactful Form of Empowerment

- Data for 2017 with respect to the size of capital raised via traditional capital markets activity such as initial public offerings (“IPO”) is coming in at USD \$189 billion globally<sup>1</sup>(1,624 IPOs).
- In comparison, based on 2017 available figures, the cumulative size of initial coin offerings (“ICO”) and similar blockchain based financing activities since 2014 amounts to USD \$2.4 billion, whereby more than USD \$2.0 billion was raised in 2017 alone<sup>2</sup>!
- Therefore, blockchain based financing represents c. 1.1 % of capital markets and financing activities globally; and is a hugely untapped form of funding for a broad range of innovative startup companies requiring capital.
- ICOs will soon develop as a mainstream channel for funding through an increasingly robust regulatory framework.
- Aenco and the Aeneas ecosystem seeks to be at the forefront of this sensational development as a major inflection point has come!



**Exhibit 3**  
Annual and cumulative capital raised via ICO

Source: Coindesk ICO tracker



**Exhibit 4**  
Annual capital raised and number of IPOs

Source: EY Global IPO trends; 2014-2017

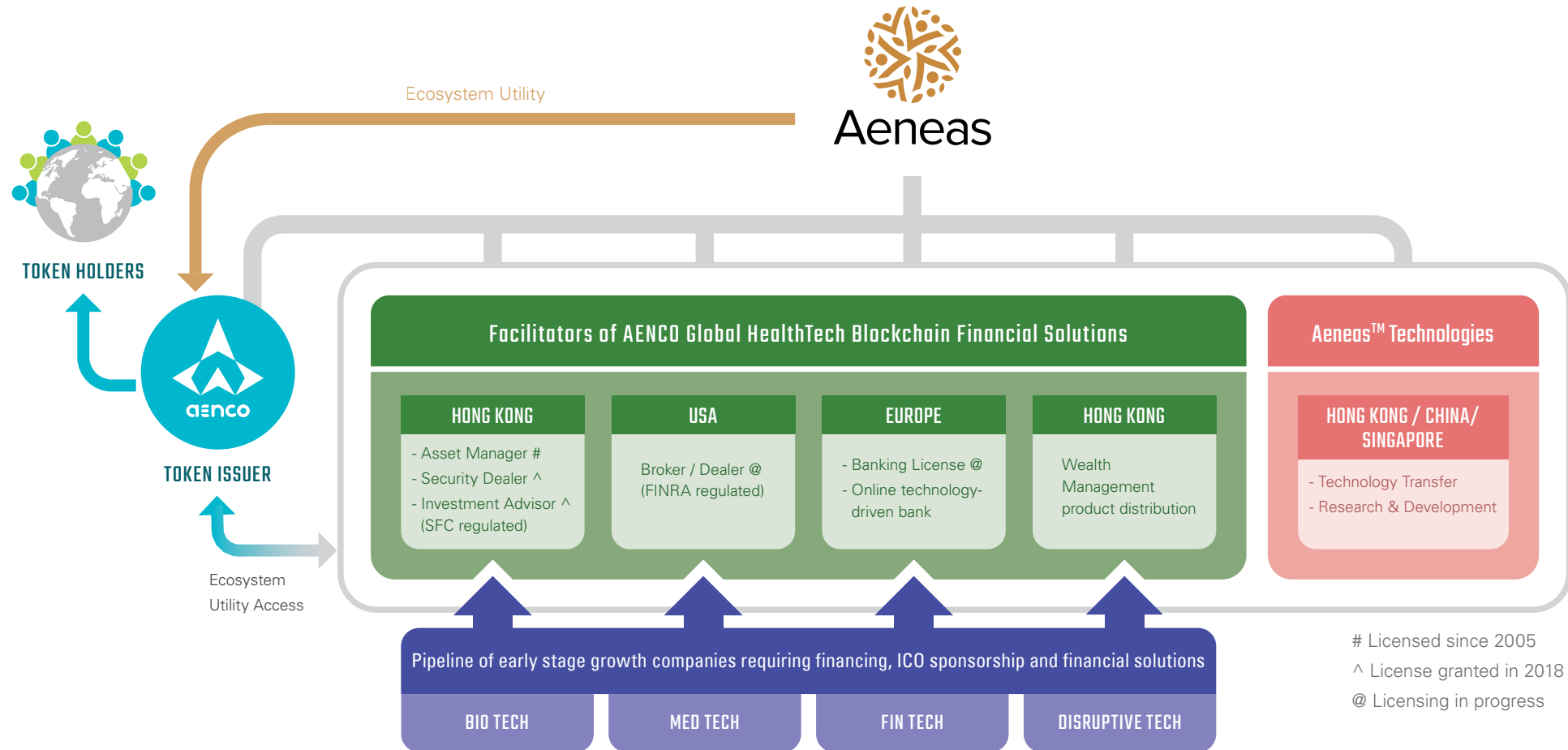
<sup>1</sup> EY Global IPO trends: 2014-2017  
<sup>2</sup> Coindesk ICO tracker



# Our Structure

## Legal and Regulatory Framework

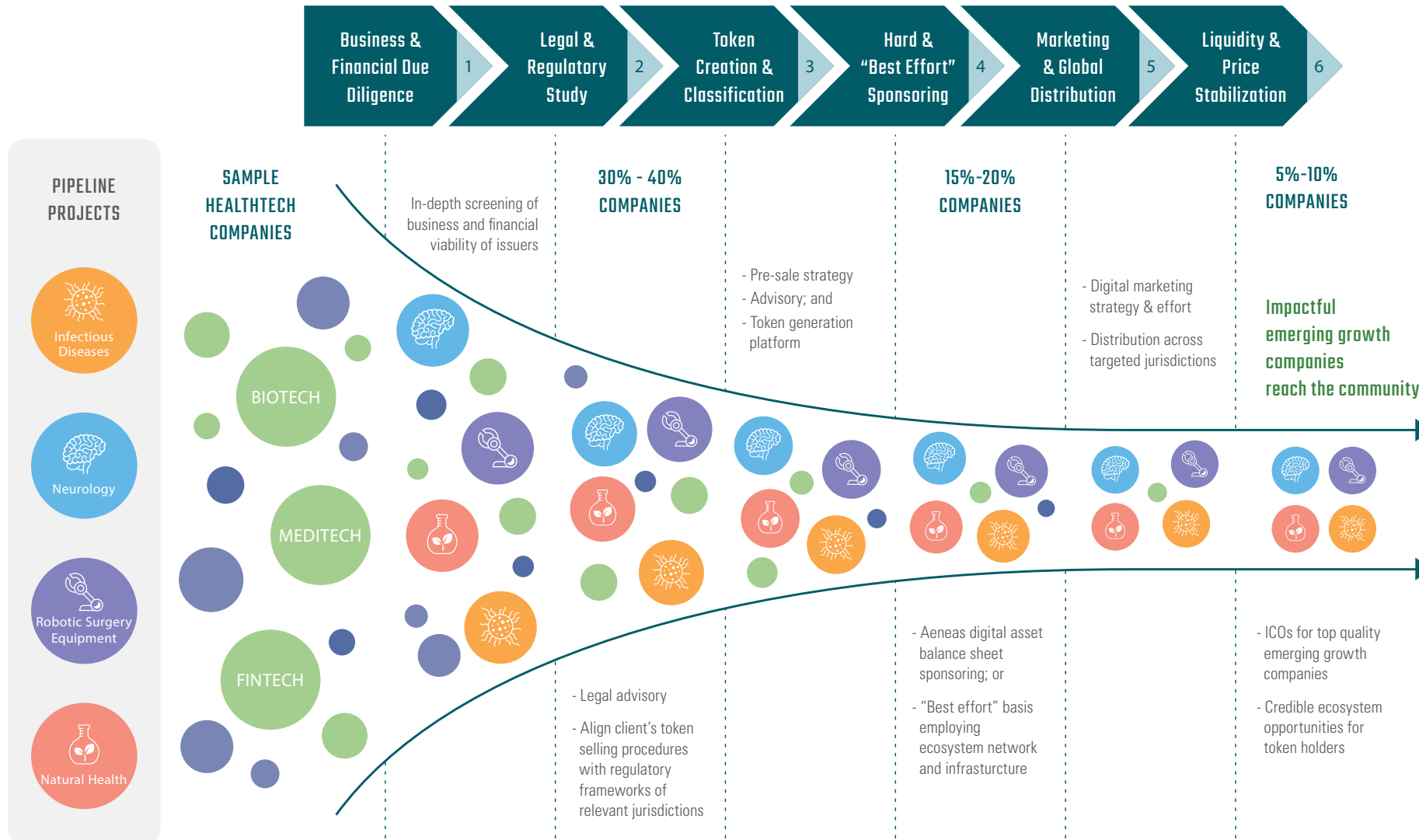
Our ecosystem leverages off the long-standing business infrastructure of Aeneas' traditional financial services platform, as well as newly developing business segments; to facilitate the delivery of our Global HealthTech Financial Solutions within the context of accredited regulatory frameworks across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





# Our ICO Integrity Program

Building a Credible Standard of ICO Best Practices







# Aenco “HealthTech”: Core IB Solutions

A global full-service HealthTech Investment Bank (“IB”) employing a decentralized blockchain based financial ecosystem that amalgamates traditional and modern methods of capital market services.

Powered by an in-house developed core utility token AEN as a medium of exchange, tradable and exchangeable with accepted major crypto and fiat currencies.



## ICO & Distribution

- Marketing platform for medical ICOs
- Audience based marketing and advisory
- Token classification
- Subscriber audience
- Global distribution



## Sponsorship & Liquidity Provider

- Hard sponsorship and ‘best effort basis’ sponsorship service
- Anchor investment to medical ICOs
- Initial valuation validation
- Liquidity provider for client tokens



## Custodial & Escrow Services

- Escrow services within ICO process to enhance issuer credibility, and confidence of token buyer
- Secure digital asset wallet and safe-keeping infrastructure



## Legal, Financial, & Business Due Diligence

- In-depth screening of client business case before ICO launch
- Regulatory landscape
- Financial due diligence
- Verification of targeted product market size and product segmentation



## Research Coverage & ICO data analytics

- Ongoing ICO research coverage
- Periodic reviews of issuer developments and milestone achievements
- Maintain and grow secondary market awareness of client tokens



## Exchange Trading Platform (“AENX”)

- AENX crypto exchange to facilitate trade orders and secondary market liquidity
- Enable trading and clearing across AEN pairs with major crypto and fiat currencies
- AENX Professional for accredited investors



# ICO Sponsoring as a Service - Structure

Exhibit 5  
Traditional IPO Underwriting Structure

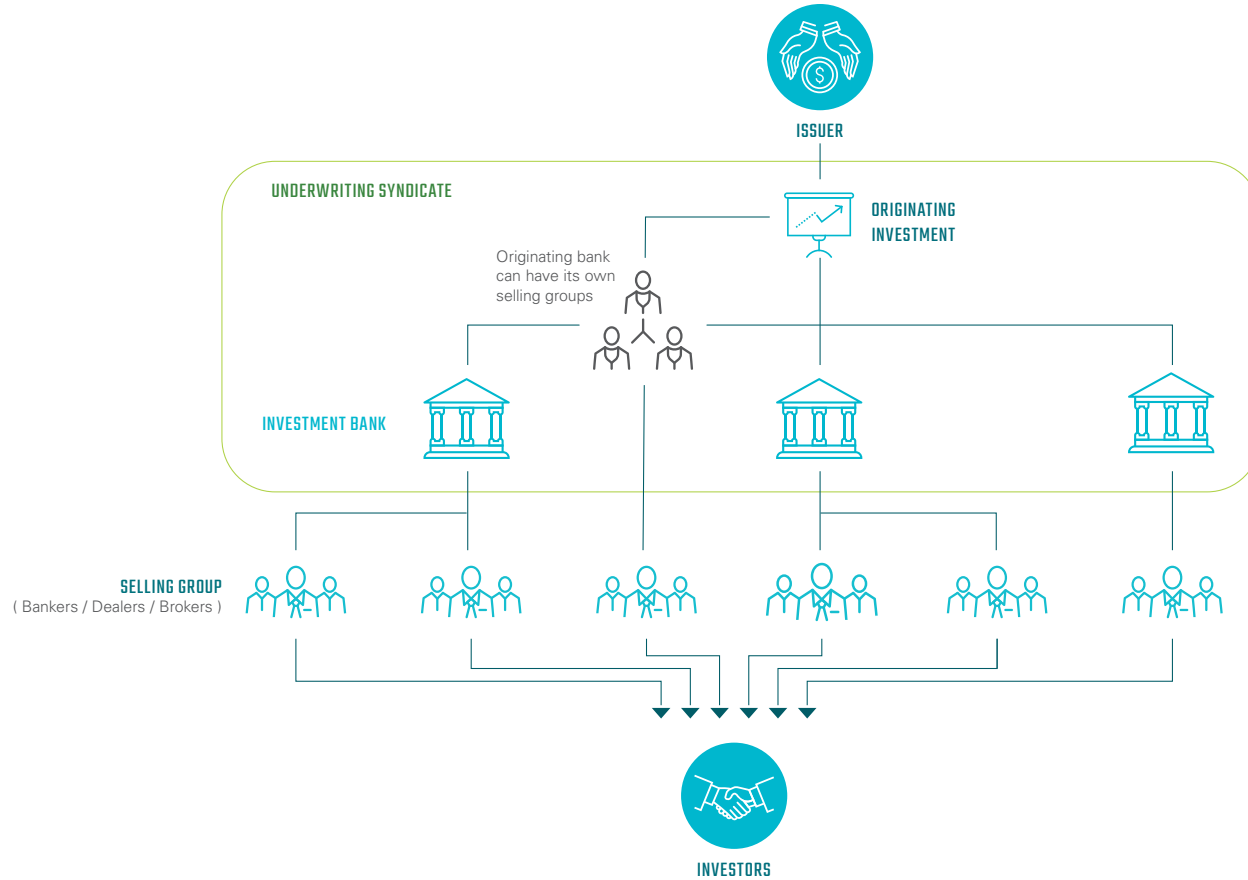
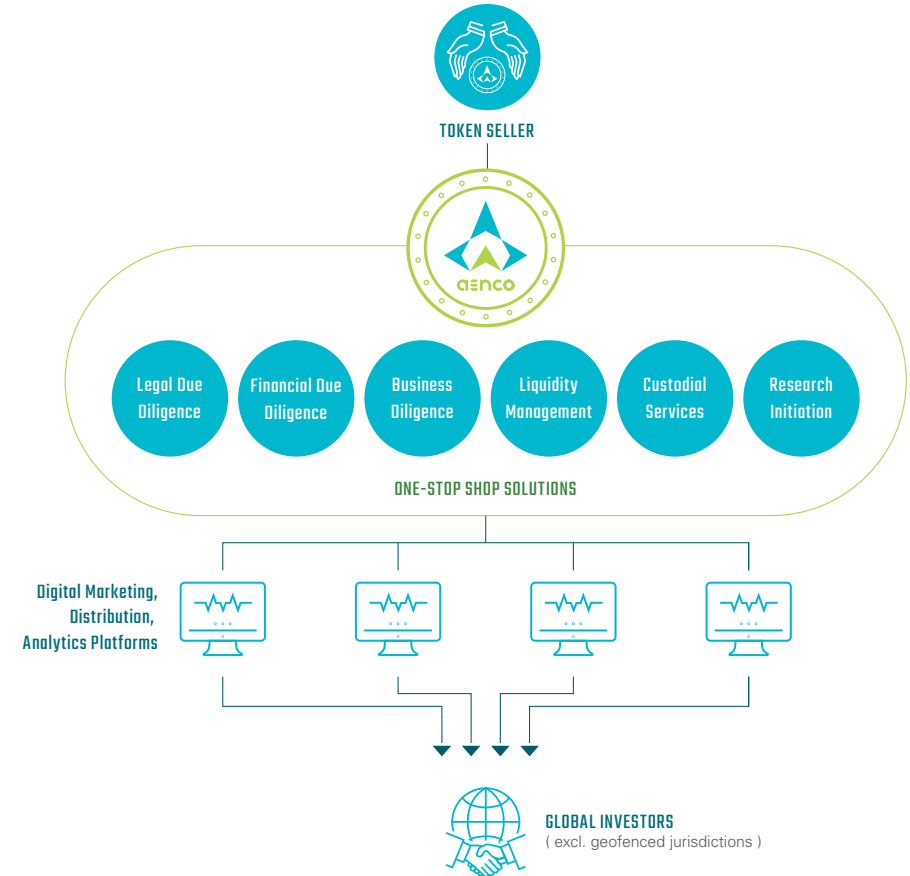


Exhibit 6  
HealthTech ICO Sponsoring Structure





# ICO Sponsoring as a Service - Process

Exhibit 7

## Traditional IPO Underwriting Process

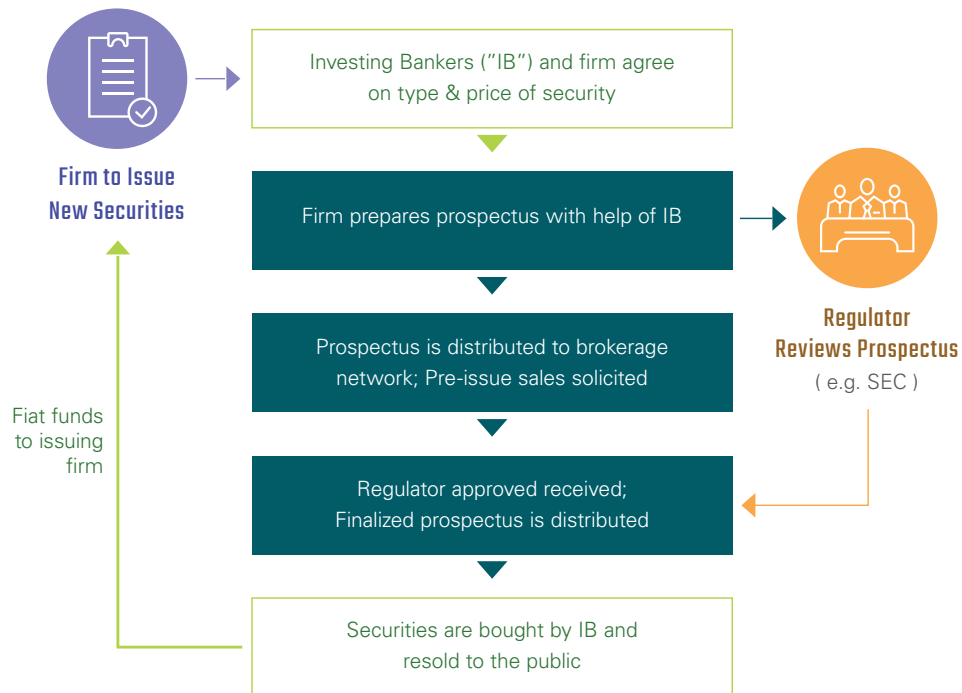
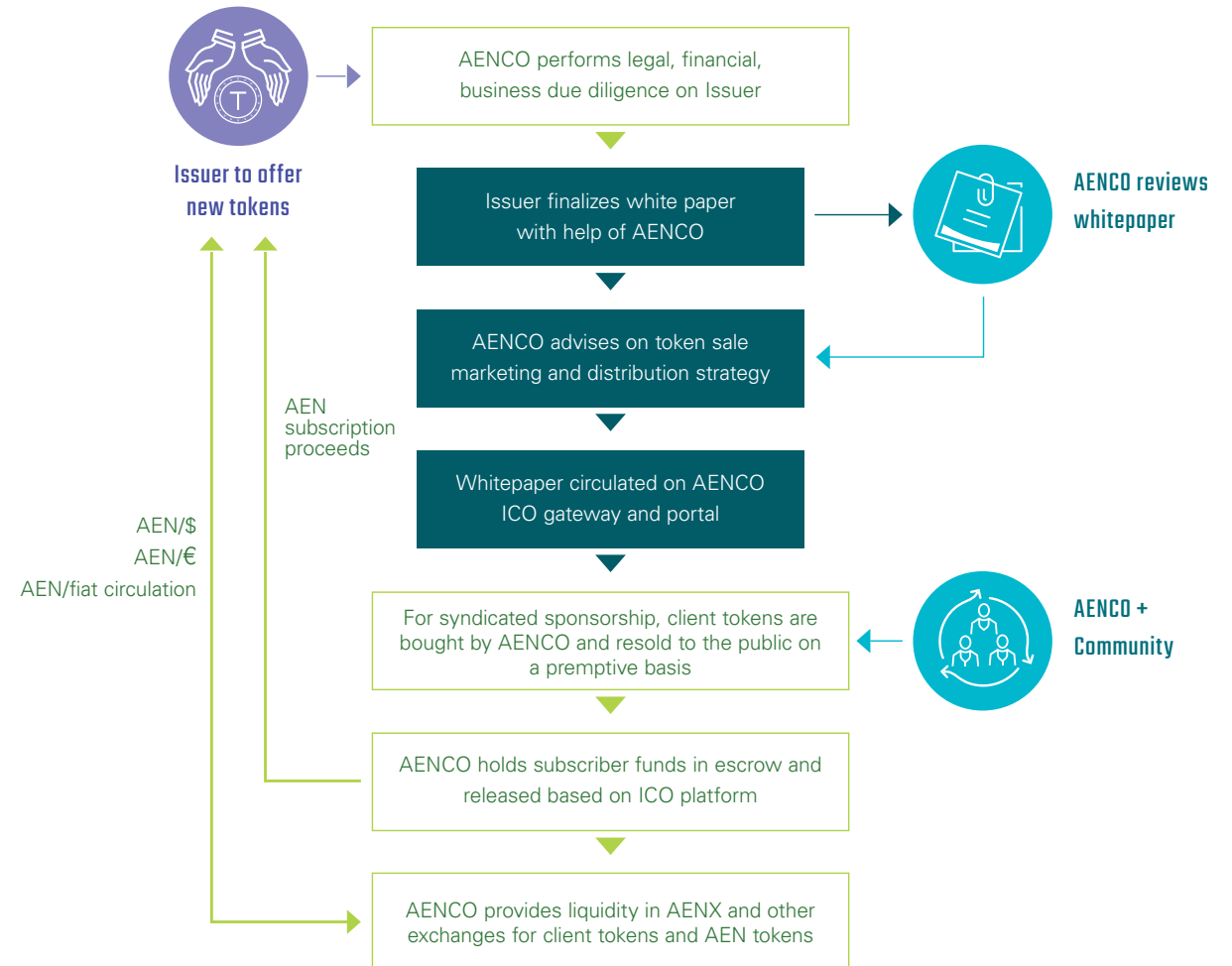


Exhibit 8

## HealthTech ICO Sponsoring Process





# Subscription Infographic for Aenco Sponsored ICOs

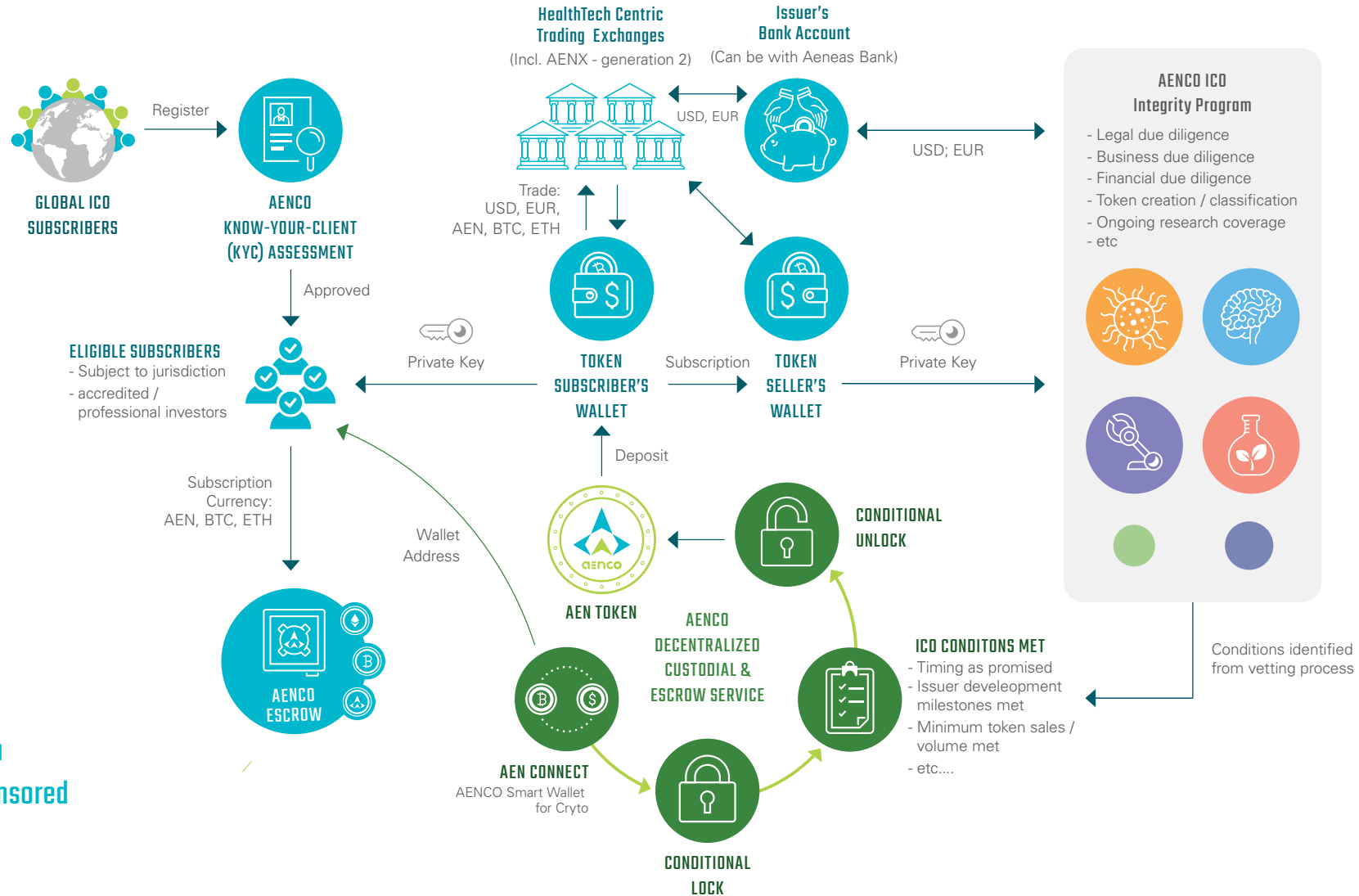


Exhibit 9

What are the ecosystem activities for Aenco sponsored ICO subscriptions?





# “HealthTech”: Technology Rollout

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.





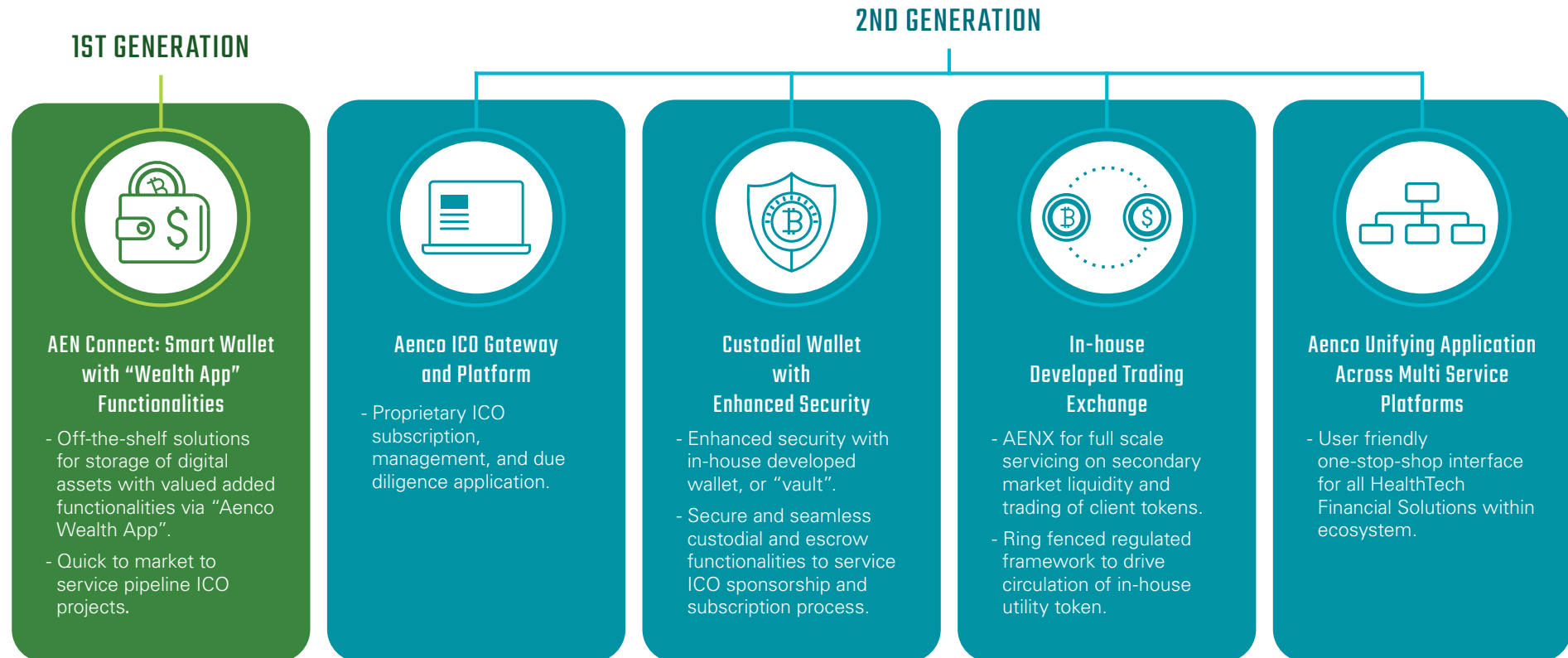
# “HealthTech”: 1st and 2nd Generation Core Technologies

## 1st Generation Technology

AEN Connect smart wallet to be rolled out post ICO to ensure efficient launch of tokens and safe storage of the wallet.

## 2nd Generation Technology

Ramp up to move full throttle post-ICO phase with new resources channeled towards the development of underlying “HealthTech” platform technologies.





# “HealthTech”: 3rd Generation Core Technology

## 3rd Generation Technology

Aenco decentralized prime brokerage platform that empowers clients and token holders with access to execution, financing, settlement, and custodial services for traditional asset classes, structured products, and digital assets

### 3RD GENERATION

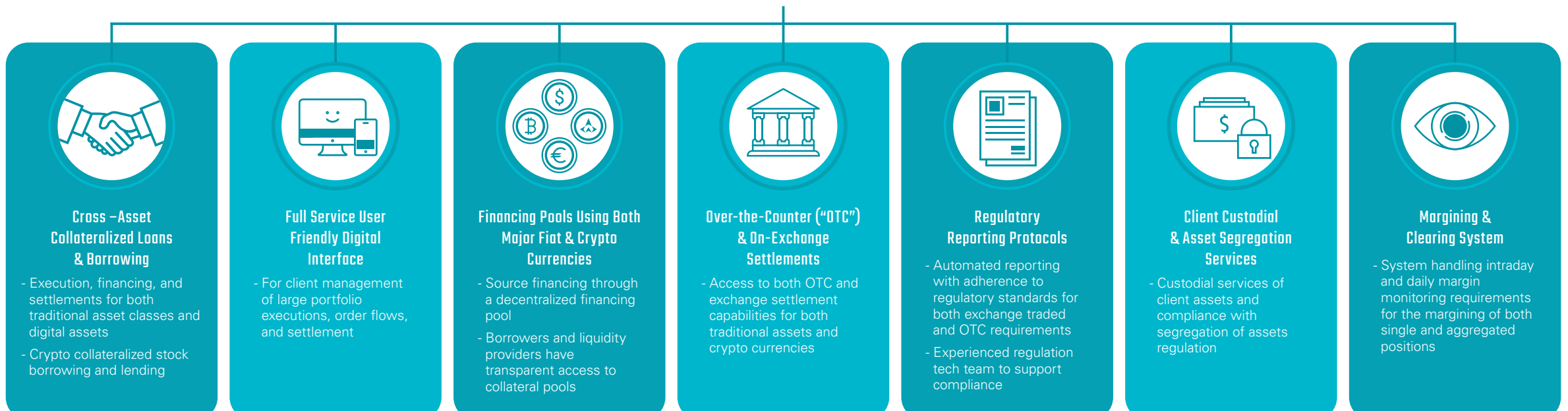




Exhibit 10  
Traditional Prime Brokerage Structure

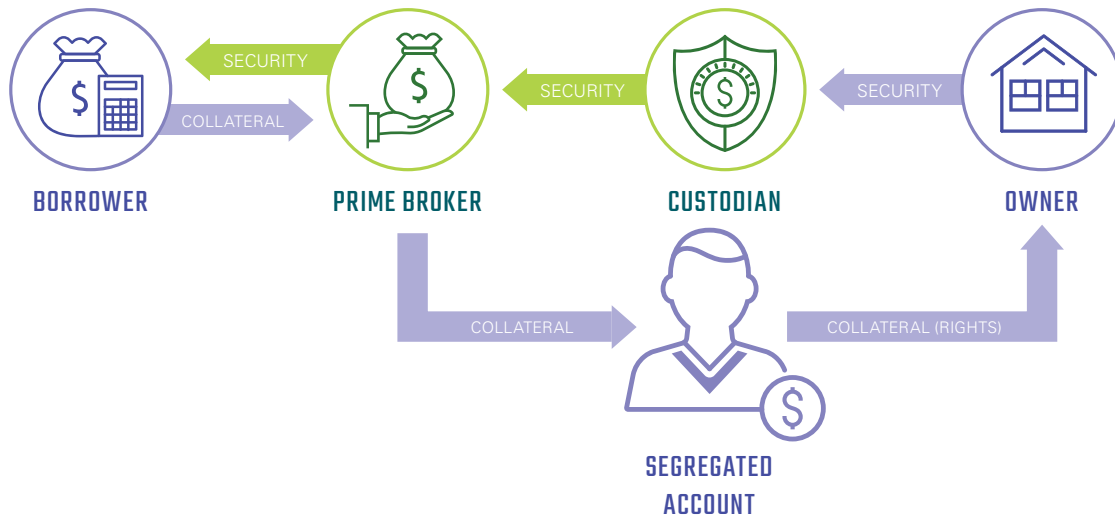
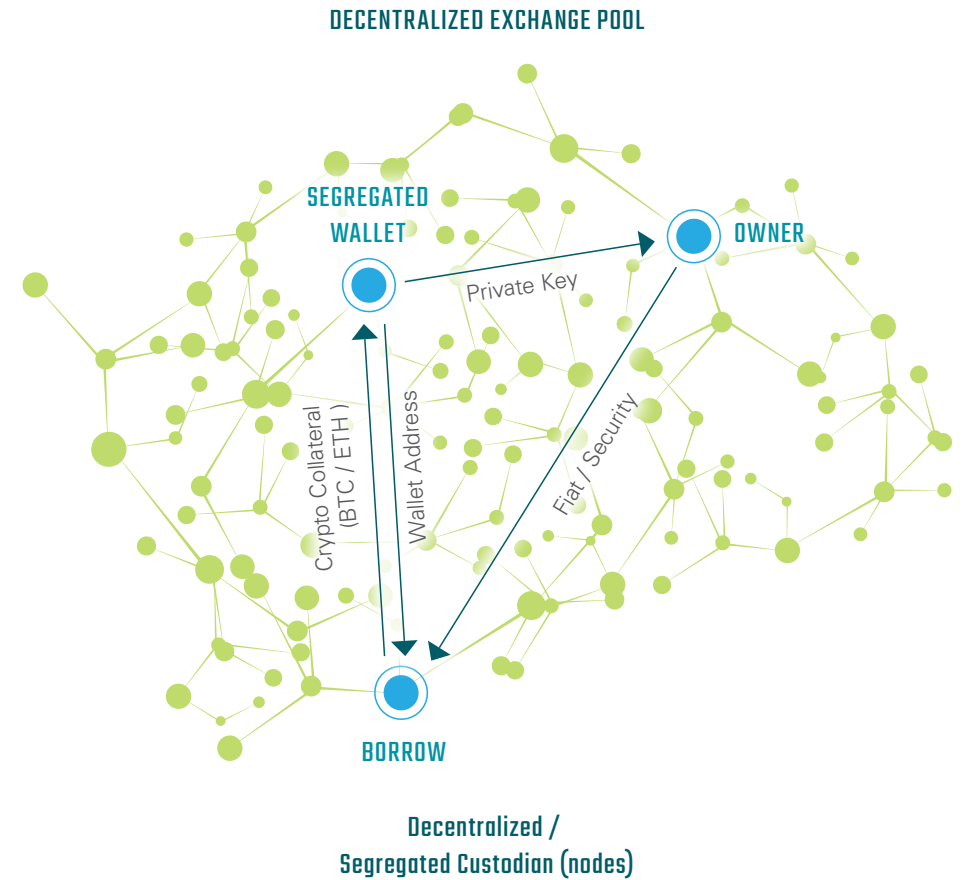


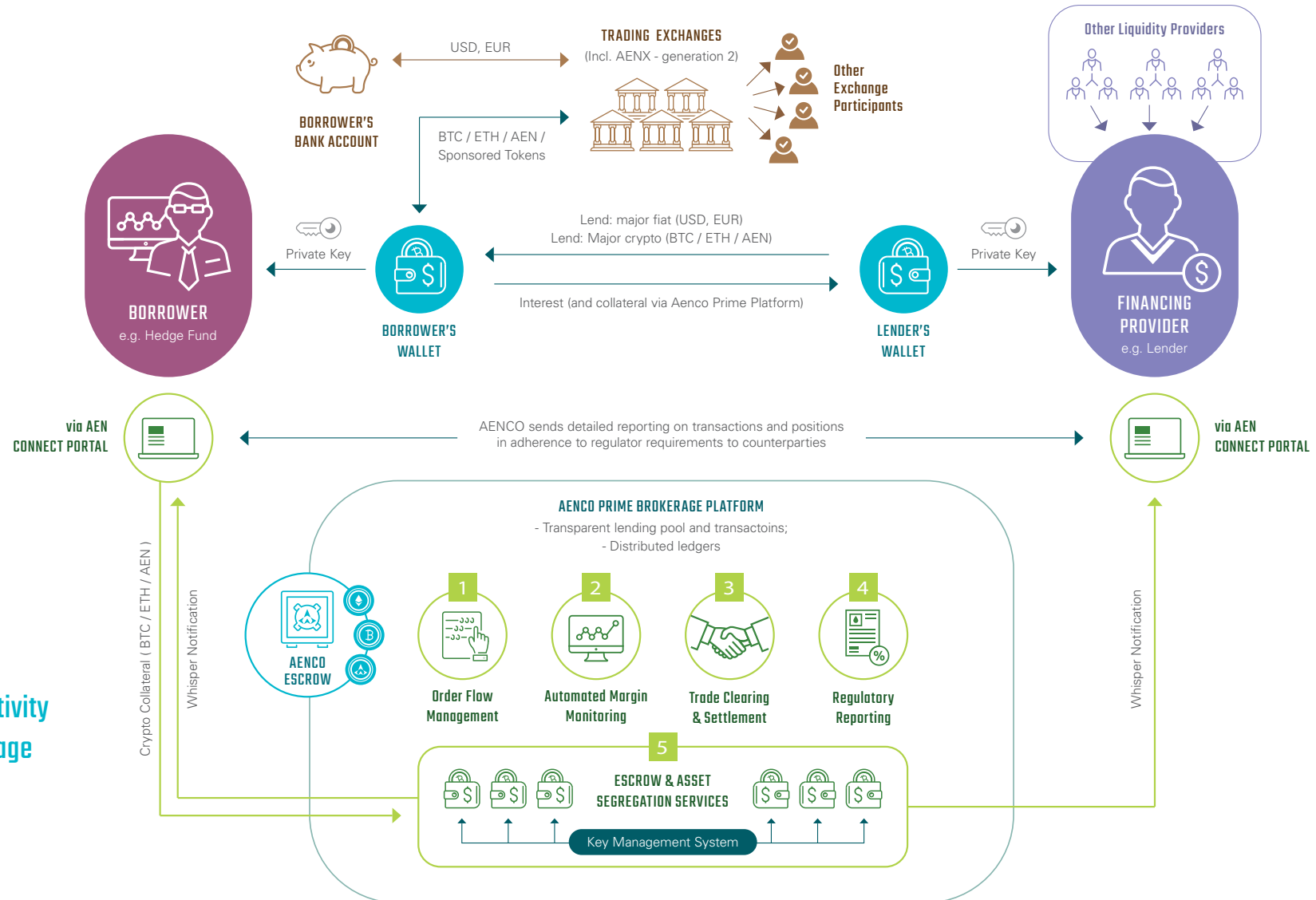
Exhibit 11  
HealthTech Prime Brokerage Structure







# Infographic for Aenco Prime Solutions



**Exhibit 12**  
**What are examples of collateralized lending activity on Aenco's prime brokerage platform?**



# Ecosystem Benefits for AEN Token Holders?

Indicative financial utility benefits and access within the Aenco Ecosystem

## AENCO IB SOLUTIONS



### Access to ICO Research Portal & Big-Data Analytics

- Free research access to ICO coverage universe;
- Top tier access to ICO platform data analytics:
  - Subscriber data to potential issuers;
  - ICO/Issuer data to potential subscribers

### Enhanced Security Settings for Custodial Services



### Priority Access to Investment Opportunities

- To all pipeline AENCO vetted token offerings;
- Access private Pre-ICO allocations.



### Discounted Participation

- In AENCO sponsored HealthTech ICO deals;
- Entitled AEN holders enjoy significant discount in Pre-ICO private offerings.

## AEN TOKEN HOLDERS MEMBERSHIP BENEFITS



- Proof of stake membership
- Use AEN as medium of exchange

## AENCO EXCHANGE SOLUTIONS



### Enhanced Flexibility

- Higher deposit & withdrawal thresholds



### Free 'AIRDROPS' on Aeneas Sponsored ICO Tokens



### Reduced Platform Fees

- Exchange Fees / Transaction fees

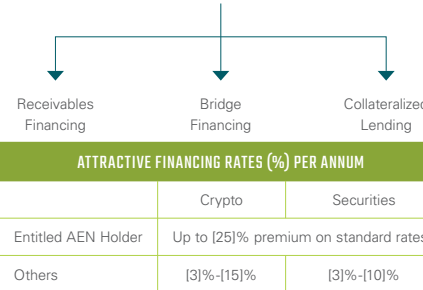
### EXCHANGE FEES (%) - MAKER / TAKER TRADES

AEN	Free to 15% discount on standards fees
Others	0.10 / 0.25

## AENCO PRIME & SMARTCAP SOLUTIONS



### Alternative Investment



### Reduced Fees and Tariffs on SmartCap Financial Services

	AEN	OTHERS
Account opening fees	Free to 15% discount on standard fees	flat fee
Remittance / FX fees		flat rate
Trade services		e.g. 1/8%
Autopay services		min \$12.5
Asset management fees		2% p.a
Commercial card services		annual fee

### Collateralized Lending

- Preferential rates for AEN
- Borrow / Lend AEN against major crypto

Proof of Stake	Tiered Approach
INCREASED LTV RATIO (%)	
Entitled AEN Holder	30-80
Others	20-60

### Decreased Interest Expense on Borrowing

Proof of Stake	Tiered Approach
INTEREST RATE (%) P.A.	
Entitled AEN Holder	Up to 25% discount
Others	4.0

### Increased Interest Income on Deposits

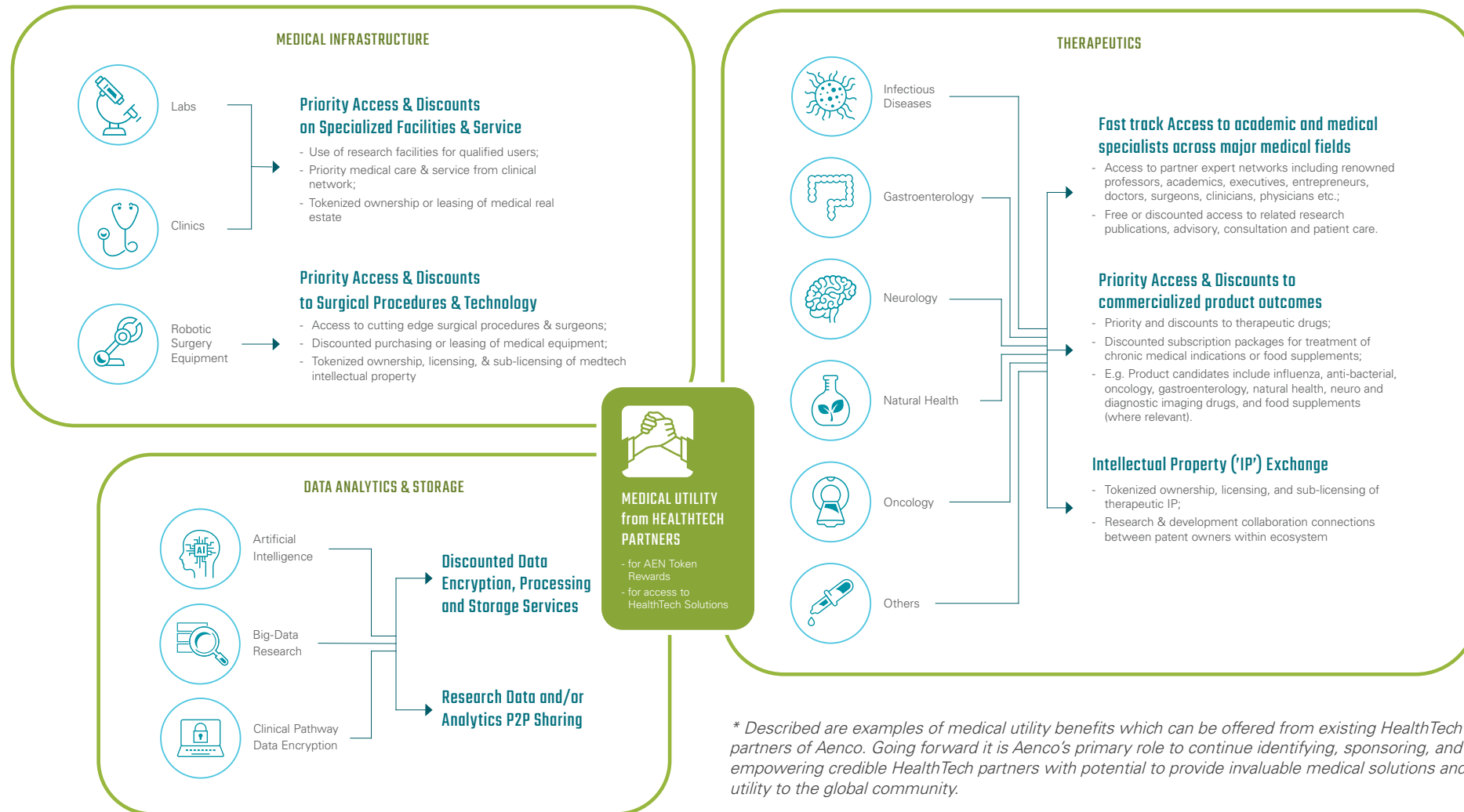
Proof of Stake	Tiered Approach
INTEREST RATE (%) P.A.	
Entitled AEN Holder	Up to 30% premium
Others	0.5% - 1%

\* Fees and rates are indicative and subject to prevailing 'market rates' during the course of normal business operations; AEN benefits are reasonably estimated with reference to standard fees and rates offered. All figures quoted above are indicative only for illustration purposes and will be subject to change during implementation and roll out.



# Ecosystem Benefits for AEN Token Holders?

Example of medical utility benefits from HealthTech partners



*\* Described are examples of medical utility benefits which can be offered from existing HealthTech partners of Aenco. Going forward it is Aenco's primary role to continue identifying, sponsoring, and empowering credible HealthTech partners with potential to provide invaluable medical solutions and utility to the global community.*



## The AEN Token:

More Participation in the Ecosystem

**Further snapshot of being holders of AEN will enjoy the following membership benefits in the Aeneas ecosystem. The below list is not exhaustive.**

- Automated Platform membership to all of Aenco's "HealthTech" Blockchain Financial Solutions: (i) Aenco IB Solutions; (ii) Aenco Prime Solutions; and (iii) Aenco's wider regulated infrastructure and services;
- Priority and pre-emptive membership exclusive access to pipeline opportunities (e.g. Private Pre-ICO allocations) and high-quality, diligently screened token offerings, based on AEN stake by existing holder and associated research coverage;
- "Lease" AEN tokens and sponsored tokens into the Aenco solutions network to support ongoing transactions;
- Community Rewards and Bounty Programs for our holders, administrators, partners to help drive the growth of our AEN ecosystem;
- Automated access to collaboration opportunities with other sponsored health care technology and blockchain projects and reward programs for the support of the growth of the ecosystem for such projects;
- Eligible access to and reduced fees for IB Solutions Exchange platform to transact in AEN / Aenco sponsored tokens / major crypto / fiat / other eligible trading pairs;
- Collateral financing opportunities at discount benefits based on, for example, tiered AEN stake by existing participant;
- Eligible for beneficial rates for participating in Aeneas' products based on tiered AEN stake by existing holder;
- B2B and B2C Access to wholesale platform for our community members to "piggy back" on our solutions and core regulated infrastructure to help grow the ecosystem and facilitate their respective demands.
- Secondary Market Liquidity support provided by the Aenco platform on its own exchange and external partners to facilitate the continuous adoption and dominance of AEN token as the major trading pair in the market.

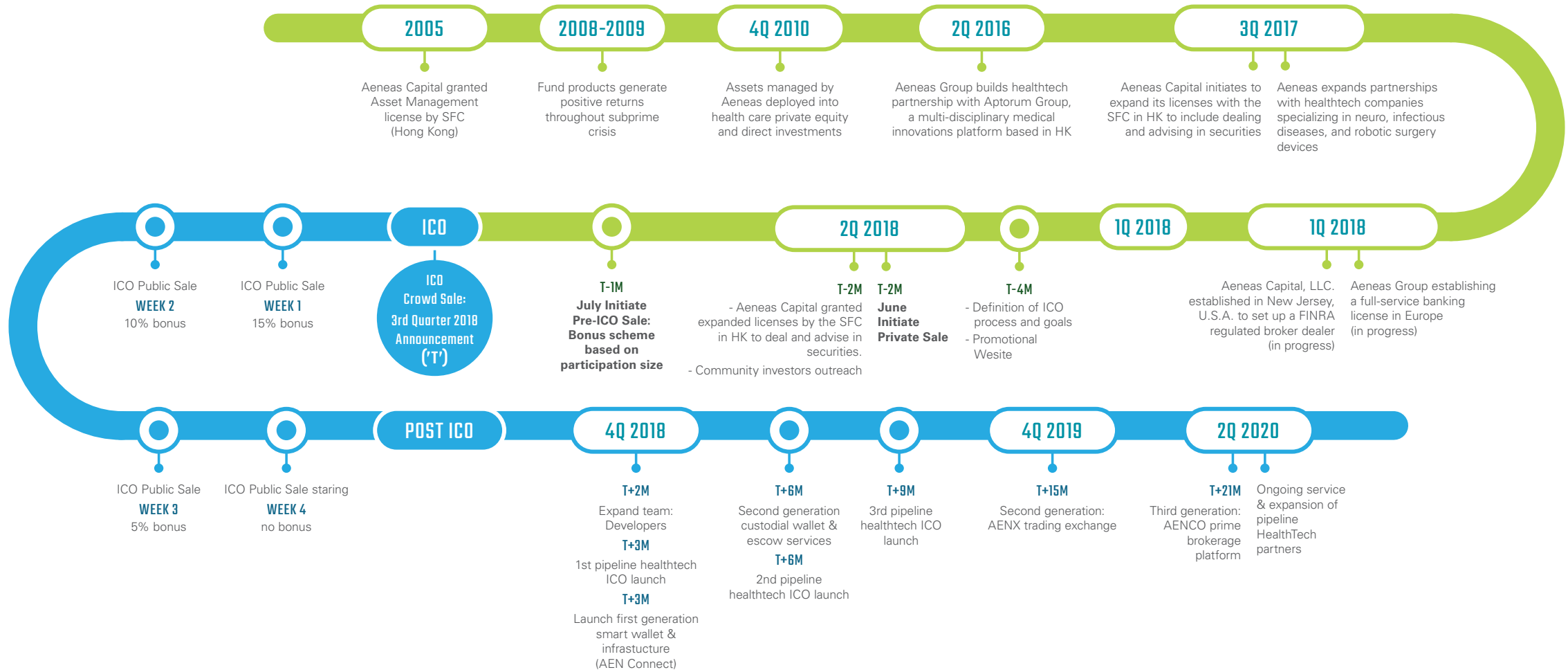




# Ecosystem History and the Roadmap

13 years of history, 24 months forward-looking plan

Exhibit 13





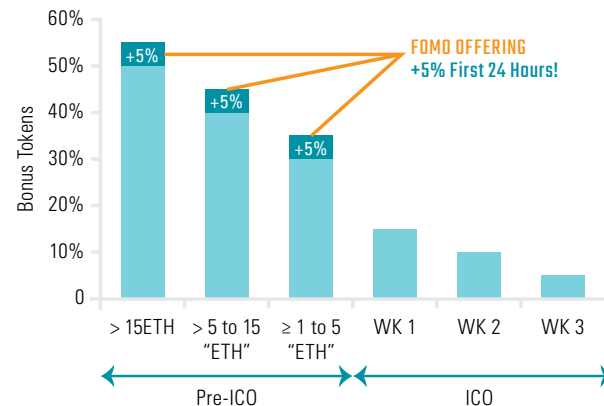
# Indicative ICO Offering Details

- A 2018 ICO is planned to fuel the development of Aenco's HealthTech Financial Solutions platform, and the sponsoring / cultivation of existing and new HealthTech partners.
- Indicative offering terms are depicted below but subjected to more definitive changes.

Exhibit 14

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



PRIVATE SALE	PRE-ICO SALE	ICO CROWD SALE		
JUNE 2018	JULY 2018	3Q 2018 Announcement		
600,000,000 tokens (15% total supply)**				
<div><b>FOMO SPECIAL OFFER!</b> <b>First 24 Hours</b> of Pre-ICO Sale: Participate for extra <b>+5%</b> bonus on top of existing Bonus Scheme!</div>	PARTICIPATION SIZE*	BONUS TOKENS	WEEK NO.	BONUS TOKENS
	> 15 ETH	+ 50%	1	+ 15%
	> 5 ETH and ≤ 15 ETH	+ 40%	2	+ 10%
	≥ 1 ETH and ≤ 5 ETH	+ 30%	3	+ 5%
	Min 1 ETH; Or equivalent in BTC		4	0%

\* The ETH equivalent shall be calculated for BTC contributions for the purpose of bonus allocations (based on exchange rate at time of subscription).

\*\* Token allocations across Private, Pre-ICO, and Crowd Sales may vary subject to community take up across tranches of sales.



# Indicative Token Supply and Allocations

Exhibit 15

TOKEN ALLOCATION	INTENDED USE	LOCK-UP PERIOD (From the closing date of the ICO Crowd Sale)	AEN AMOUNT	ALLOCATION PERCENTAGE	
Token Sale (excluding bonus allocations)	Covers the Private sale, Pre-ICO sale, and ICO crowd sale (excluding bonus tokens allocated).	<b>Private Sale and Pre-ICO Sale:</b> Lock-up of 3 months on 50% of tokens; No lock-up on remaining 50%. <b>ICO Crowd Sale:</b> No lock-up.	600,000,000	15.00%	c.29% token sales
Bonus Allocations (on token sale) ** and Incentive Programs	Bonus tokens allocated to early subscribers throughout the Private sale, Pre-ICO sale, and ICO crowd sale. Also Incentive program for healthtech partners and community referrals in relation to token sale. For example, referral bonuses of 5%/10% on referred ICO proceeds.	<b>From Private Sale and Pre-ICO Sale:</b> Lock-up of 3 months on 50% of tokens; No lock-up on remaining 50%. <b>From ICO Crowd Sale:</b> No lock-up. <b>Incentive Programs:</b> Not Applicable	566,000,000	14.15%	
Retained by Company and Team	The team will be allocated tokens as compensation for early involvement and to incentivise continued engagement in the ecosystem.	<b>Management:</b> Lock-up of: 6 months on 25% of tokens; 12 months on 25%; 18 months on 25%; 24 months on 25%. <b>Non-Management:</b> Lock-up of 6 to 12 months.	840,000,000	21.00%	
Ecosystem Liquidity	Provides liquidity measures to support a growing Aenco ecosystem and services provided through Aenco applications.	Not Applicable	674,000,000	16.85%	c.50% reserved for mining rewards
Allocated to Ecosystem Partners / Backers	Token allocation in recognition for their resources and efforts contributed by key partners and supporters towards the Aenco project and Aenco ecosystem.	Lock-up of up to 3 months on tokens.	520,000,000	13.00%	
Reserves and token sale costs *	Retained to fuel the development and stability of the Aenco ecosystem. AEN holders may be able to acquire future releases of AEN from the reserve.	Not Applicable	800,000,000	20.00%	

\* Unsold tokens will be allocated reserves

\*\* Subject to token take up across tranches of sale

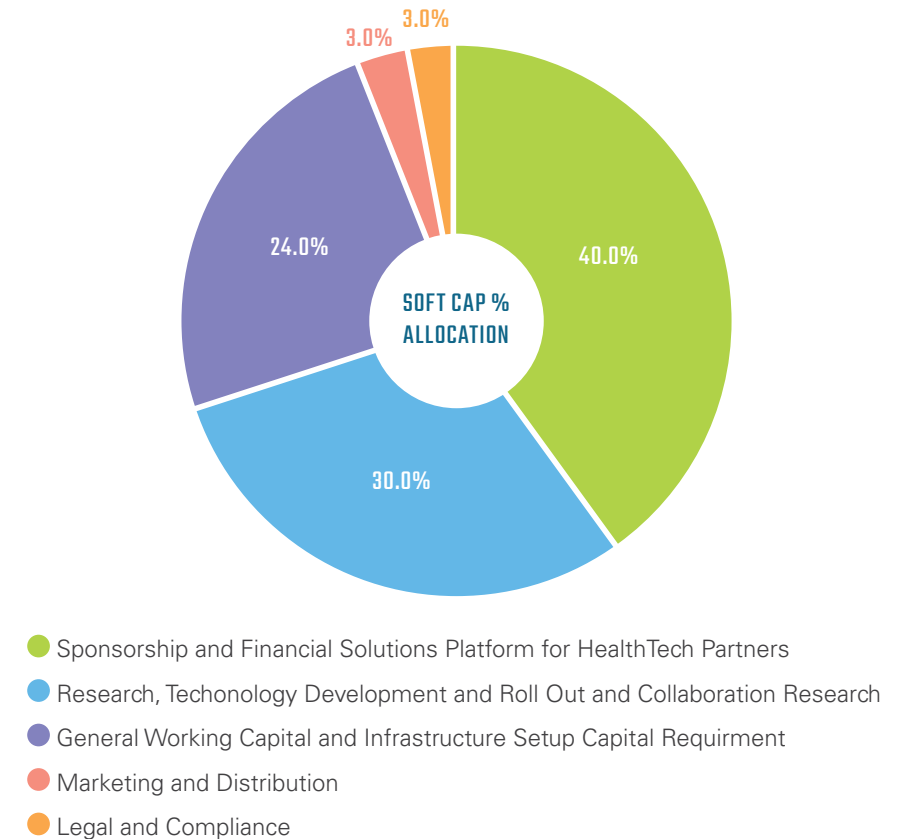
4,000,000,000

100%

Post-ICO proceeds are to be primarily and efficiently deployed towards core HealthTech services including: (i) Sponsoring HealthTech partners; (ii) Financial solutions servicing; (iii) the development and roll out of core ecosystem technologies, and (iv) platform operations.

Exhibit 16

ICO PROCEEDS RAISED (USD)		SOFT CAP		TARGET CAP	
		15,000,000		60,000,000	
		% Allocation	USD	% Allocation	USD
1.	Sponsorship and Financial Solutions Platform for HealthTech Partners	40%	6,000,000	42%	25,200,000
2.	Research, Technology Development and Roll Out, and Collaboration Research	30%	4,500,000	28%	16,800,000
3.	General Working Capital and Infrastructure Setup Capital Requirements	24%	3,600,000	25%	15,000,000
4.	Marketing and Distribution	3%	450,000	3%	1,800,000
5.	Legal and Compliance	3%	450,000	2%	1,200,000
		100%		100%	





**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 technology driven 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.





**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 token sale 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 ECM Libra 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.



# Strategic Advisors and Partners



**DR KWOK KA WAI**

*Advisor*

- Assistant Professor in the Department of Mechanical Engineering at The University of Hong Kong;
- Research focuses on image-guided robotic surgeries and their associated master-slave control interfaces;
- PhD in Computing from Imperial College London;
- BEng and MPhil degrees in Automation and Computer-Aided Engineering, The Chinese University of Hong Kong;
- Recipient of the Croucher Foundation Fellowship, which currently supported his postdoctoral research jointly hosted by University of Georgia, and Brigham and
- Women's Hospital - Harvard Medical School.



**JOE HUI**

*Advisor*

- Investment Director, Quantitative Strategies, Eagle Eye Group;
- Guest speaker at the Institute for China Business, HKU Space;
- Guest speaker at HanQing Advanced Institute of Economics and Finance, Renmin University of China;
- Former Chief Investment Advisor of JLPAY China;
- Former quantitative investment consultant roles for Hong Kong and China funds;
- Former Senior Researcher Fellow at the Faculty of Engineering, The University of Hong Kong; Key research interests include quantitative finance, blockchain technologies, and artificial intelligence;
- Master of Finance, Tsinghua University (Beijing).



**DR OWEN KO**

*Advisor*

- Clinical Lecturer in the Department of Medicine and Therapeutics at The Chinese University of Hong Kong ("CUHK");
- Published two first authored Nature papers and one first authored Nature Neuroscience paper;
- Bachelor of Medicine and Bachelor of Surgery Programme (MBChB) at CUHK in 2005. Bachelor of Medical Sciences (BMedSci) under the mentorship of Professor Wing-ho Yung in the School of Biomedical Sciences;
- PhD programme in Neuroscience at University College London (UCL) under the guidance of Professor Thomas Mrsic-Flogel. His breakthrough research has led to his Runner-up Award of the Eppendorf & Science Prize for Neurobiology as the first awardee in Hong Kong.



**SHELL CHUNG**

*Advisor*

- Security Consultant at Alpacian Limited, a Hong Kong based enterprise I.T. security firm;
- Information Security & Computer Forensics Specialist;
- Expertise in web & mobile application security assessment;
- Providing professional advisory to listed company or corporate in Information Security & Technical issues;
- Familiar with Information Security Risk Management framework, incident response & computer forensics investigations.



**DR KEVIN CHAN**

*Advisor*

- 20 years of experience in finance and asset management;
- Currently a Managing Director at Cachet Asset Management, a firm that offers proprietary hedge funds, private equities, and direct investment opportunities for investors;
- Formerly a Managing Partner at Cornucopia Capital Partners;
- Has held positions at Goldman Sachs Asset Management in New York City, and Sparx Asset Management (Tokyo) as a Research and Quantitative Analyst;
- Holds dual degrees from the University of Pennsylvania in Management and Technology;
- PhD in Financial Economics from Massachusetts Institute of Technology.



**JASON YAU**

*Advisor*

- Partner at St. James's Place Wealth Management – Asia based in Hong Kong; Services Hong Kong's top local lawyers as well as some of the most recognizable international law firms and established barrister chambers in the locale;
- Former Financial Planning Analyst with Fisher Investments UK, engaging in client on-boarding, sales support functions, income strategies and tax planning, pension transfers and portfolio consolidation;
- Former Wealth Management Advisor at Intrinsic Financial Services and other financial advisory roles based in London, UK.
- B.A. – Business from the University of Brighton.



**VIRGINIA LAM**

*Marketing Advisor*

- 15 years of marketing experience in startups-turned-listed-companies; Passion for blockchain innovations;
- Co-Founder of COINS Marketing, a partner for fintech and blockchain projects;
- Head of Marketing at Xbrick, a global crypto currency exchange owned by X Blockchain Pty Ltd, a blockchain technology company headquartered in Sydney, Australia;
- Marketing Lead at The Abyss, a crypto reward ecosystem for gamers and developers;
- Co-Founder of V Partnership, a digital marketing agency;
- Former Marketing Director at Ensogo Limited (ASX: E88), operator of ecommerce businesses across Asia;
- BA – University of Sydney, English and Psychology.



**DOUGLAS CHING**

*Marketing Advisor*

- Over 20 years of marketing experience including digital marketing and social media marketing across the ecommerce and consumer electronics industries;
- Co-Founder of two marketing agencies under OOKEA Group: Coins Marketing (Token sale consultant agency) and V Partnership (Digital marketing agency);
- Former General Manager at Ensogo Limited (ASX:E88), established China headquarters;
- Qualified Google Analytics Individual; Cisco CCNA; Microsoft MCSE + MCDBA;
- Master of E-Commerce from Middlesex University, United Kingdom;
- BA – Economics, University of Toronto, Canada;



## Contact Us

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[t.me/aencoin\\_announcements](https://t.me/aencoin_announcements)



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