



LITEPAPER

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COMPANY OVERVIEW

During an era of instability, investors want a stable, secure, and reliable means to grow their wealth. Elitium offers that on a private-banking-style platform, enabling clients to diversify their portfolios into digital assets and earn up to 7.1% APY on the US Dollar, Euro, and British Pound.

Elitium can offer higher APYs than traditional financial institutions thanks to decentralized finance, which we use to power products like low-volatility stablecoin savings plans (USD, EUR, GBP), a gold-backed savings plan (PAXG), and cryptocurrency staking (EUM). As a further means of diversification, Elitium offers investment-grade NFTs via an in-house marketplace.

The team chose to build a private-bank-style solution as we saw how HNW individuals have struggled to find a suitable onramp into digital assets. Platforms are too complex. Compliance standards aren't rigorous enough. Offshore accounts make investors uncomfortable.

Elitium's setup gives wealthy clients a streamlined, transparent, and trustworthy way to access digital assets in a matter of clicks while adhering to jurisdictional regulations and protecting assets with a highly secure infrastructure.

Where traditional finance continues to suppress yields, Elitium uses blockchain technology to enable anyone to systematically grow their wealth. In doing so, we hope to enable a collective mission that unites 1,000,000 investors worldwide to have a global impact as one.

Ultimately, we will shape an abundant future for generations to come.

TEAM

The Elitium team has a wealth of experience in blockchain technology, entrepreneurship, finance, and compliance. We know what it takes to build a successful business. That said, we recognize the gaps in our knowledge.

And that's why we have enlisted the support of a world-class advisory board that has achieved tremendous success across many fields.

EXECUTIVE TEAM



Raoul Milhado
Founder & CEO

Motivating leader & highly driven entrepreneur with years of international experience in the world of digital marketing, mobile apps, technology and web development. By joining the yachting industry in 2016, he has built up the perfect skill-sets and experience to lead and manage the company Elitium.



Jean-Pierre Morand
Founder & CTO

Technical specialist and blockchain expert with 20+ years of IT experience. Always on the forefront of new and innovative technology, a great example is his leading of projects on mass adoption of the internet in France in 1997. Moreover, he will ensure the continuity of the technology developments of Elitium.



Collin Nicolaas Gelevert
Chairman & CFO

Highly experienced financial expert with years of experience creating company structures and applying "out of the box" business solutions. With over 30 years of experience he will be dedicated to building the company structure and cover the financial and legal strategy in all its aspects.

ADVISORS



Caen Contee
Global Strategy Advisor

A born movement builder. Co-founded smart mobility platform Lime before moving into venture funding and philanthropy. He's a deep operator and service-based leader who has helped raise \$750m+ for personal ventures and negotiated commercial deals worth \$100m+.



Ben Tran
Business Development

When Ben discovered the blockchain in 2015, he started working with the industry's brightest minds to offer investment, marketing, and support for early-stage ventures. He has served as CEO and co-founder of several disruptive Web3 companies, scaling platforms and communities along the way.



Remi Notta
Luxury Advisor

Remi Notta is a respected lifestyle influencer followed by over 600,000 people on Instagram alone. He works as a brand ambassador and in VIP guest relations for several high-profile companies, with a focus on NFTs and metaverse promotion. His influential profile will prove invaluable as Elitium grows.

WHAT IS ELITIUM?

Elitium is the perfect portfolio diversification tool, delivering a trusted, compliant, and secure means of investing in high-yield blockchain assets.

The Elitium platform makes it easy to build a digital asset portfolio, enabling HNW clients to access cryptocurrencies, digital gold, and fiat-backed tokens in a matter of clicks, delivering up to 7.1% APY on a range of investments, including:

- **Cryptocurrency swaps:** exchange supported currencies instantly and for free;
- **Cryptocurrency staking:** earn rewards by staking Elitium's native cryptocurrency (EUM) or operating an Elitium masternode for boosted rewards;
- **DeFi savings:** generate APY by holding a balance of USD, EUR, GBP, and digital gold, all powered by decentralized finance;
- **NFT Marketplace:** buy investment-grade NFTs from revered global artists.

The wealth management platform is the beating heart of Elitium's ecosystem. It gives clients a reliable, secure fiat onramp into digital assets and decentralized finance, while our partnerships with reputable European institutions help us maintain client trust.

The platform also serves as the core use case for our native cryptocurrency, EUM.

EUM UTILITY TOKEN

EUM is the native cryptocurrency of Elitium's investment platform. By holding it, clients draw maximum value from the broader Elitium ecosystem: earning higher APYs, getting VIP access to in-person NFT exhibitions, and enjoying additional community-oriented perks.

The token's utility span five areas:

1. Account Tier Model

Each client account is assigned a tier depending on the account's total value. Clients earn higher APYs as they move up account tiers, so by holding more EUM, clients can earn higher APYs.

The tiers fall into the following bands:

- **Tier 1:** 2.500 EUM
- **Tier 2:** 10.000 EUM
- **Tier 3:** 25.000 EUM

2. Cryptocurrency Staking

Staking requires users to commit cryptocurrency to a dedicated wallet to support network operations. Staking helps stabilize the ecosystem and power network growth, which is why stakers earn APY for staking EUM.

3. Masternodes

In essence — masternodes are an advanced form of staking. Masternode operators must commit a large balance of EUM to their staking wallet for one year.

For doing so, they earn the highest volume of EUM rewards.

4. Event Access

People who hold EUM get exclusive access to unique airdrops and Elitium events, including the company's in-person NFT exhibitions run under the NFT BAZL brand. So far we did exhibitions in Dubai, Miami and during the Formula 1 opening in Bahrain. Holding EUM will also enable you in the future to join VIP Lounges for the best Football/Soccer matches, Formula 1 races, exclusive Family Office summits and other unique experiences you can't buy with money alone.

EUM is your entry ticket to a higher quality of life, high level networking and exciting conversations.

5. Cashback

Elitium will soon launch the Elitium Card in partnership with a leading global card provider. Once available, cardholders will be able to earn cashback in fiat, gold, or EUM.

As you can see, EUM delivers many client-centric benefits.

The **cryptocurrency also acts as platform fuel**, with Elitium harnessing it to settle in-platform transactions. And as EUM sits on BNB Chain, it enables Elitium to guarantee near-instant, near-zero fees on all client transactions.

Clients can even **boost the APY on DeFi savings plans** by opting to receive partial rewards in EUM, which they can convert into supported local currencies for free.

ROLE OF DECENTRALIZED FINANCE

Decentralized finance is a catch-all term for a set of decentralized applications (dApps) built on the blockchain.

These dApps seek to disrupt traditional finance by replicating financial services without relying on financial institutions. In short — they enable a more evolved, lower-cost financial ecosystem by cutting out the middleman.

Elitium operates using a basket of decentralized finance (DeFi) protocols, giving us a lower cost-base than traditional banks, which enables our platform to generate stable yields that are significantly higher than traditional banks.



SUPPORTED BY INDUSTRY-LEADING PROFESSIONALS



SECURITY & COMPLIANCE

At Elitium, we take security extremely seriously.

We've spent the last four years building a security setup that rivals the leading players in finance, and we're immensely proud of what we've achieved.

We work with one of the leading custodians in Europe whom the Dutch Central Banks regulate. And we have three crypto-native insurance policies with separate providers, safeguarding client funds against the risks associated with cryptocurrency and decentralized finance.

We also don't just rely on partners. Jean-Pierre (Elitium CTO) has worked in cybersecurity since 1997, and he's created Elitium-specific liquidity pools to protect funds from hacks, price manipulation, and smart contract failures.

He's also implemented rigorous account-level security protocols, including two-factor authentication, anti-phishing codes, and address whitelists.

Here's a high-level breakdown of Elitium's security infrastructure:

In-house Smart Contract

Elitium connects to DeFi protocols using in-house smart contracts, eliminating the hacking risk by avoiding vulnerable third-party software.

Secure Price Feeds

Elitium removes the risk of oracle-related vulnerabilities by using the decentralized oracle network provided by Chainlink, ensuring a secure, tamper-resistant service.

Fake Stake Resistance

Elitium uses an auto-swap solution between two chains (PIVX-Quark POS/MN to ERC20) to give Elitium stakers second-layer protection. The secondary tokens avoid the risk of a potential fake stake attack.

In-house Wallets

Elitium uses proprietary hot and cold wallets coupled with in-house smart contracts to control transfers, balances, exchanges, and swaps.

Hack Mitigation

1. Elitium protects EUM's value by working with KYC-enabled exchanges
2. Non-EUM assets sit with a regulated custodian
3. Three insurance policies safeguard client funds
4. A native insurance protocol protects users against self-inflicted losses
5. Strict policies avoid insider threats by compartmentalizing cold storage facilities, sensitive data, and the codebase

These technologies safeguard funds within our ecosystem and power the platform services referenced in Section 3. In terms of compliance — Elitium has two licenses under an Estonian subsidiary, Elitium Services OÜ, including a license to act as a:

1. *'Provider of a service of exchanging a virtual currency against a fiat currency'* (FVR001396)
2. *'Provider of a virtual currency wallet service'* (FRK001277)

As we mentioned at the start, Elitium is the perfect portfolio diversification tool, with additional products and services that serve this purpose, as we'll cover in Section 5.

ELITIUM ECOSYSTEM

Elitium exists to make it easy to manage and grow wealth using blockchain technology. With that mission in mind, it's only natural our services extend beyond DeFi investment plans.

NFT MARKETPLACE

Elitium operates the world's leading boutique NFT marketplace in partnership with NFT BAZL: Elitium's innovative NFT-focused brand.

NFT BAZL bridges physical assets and the blockchain, enabling collectors and creators to explore a new generation of NFTs via both the marketplace and in-person events.

The marketplace is home to dozens of investment-grade digital assets, opening a new asset class to Elitium clients.

ELITIUM CARD

Elitium will launch the Elitium Card once the platform hits specific milestones. The Elitium Card will launch in partnership with a leading card provider, ensuring cardholders can spend their cryptocurrency in millions of stores worldwide.

The Elitium Card also offers cashback on every purchase. While cardholders will have access to a variety of perks from leading global brands.

ELITIUM CAPITAL

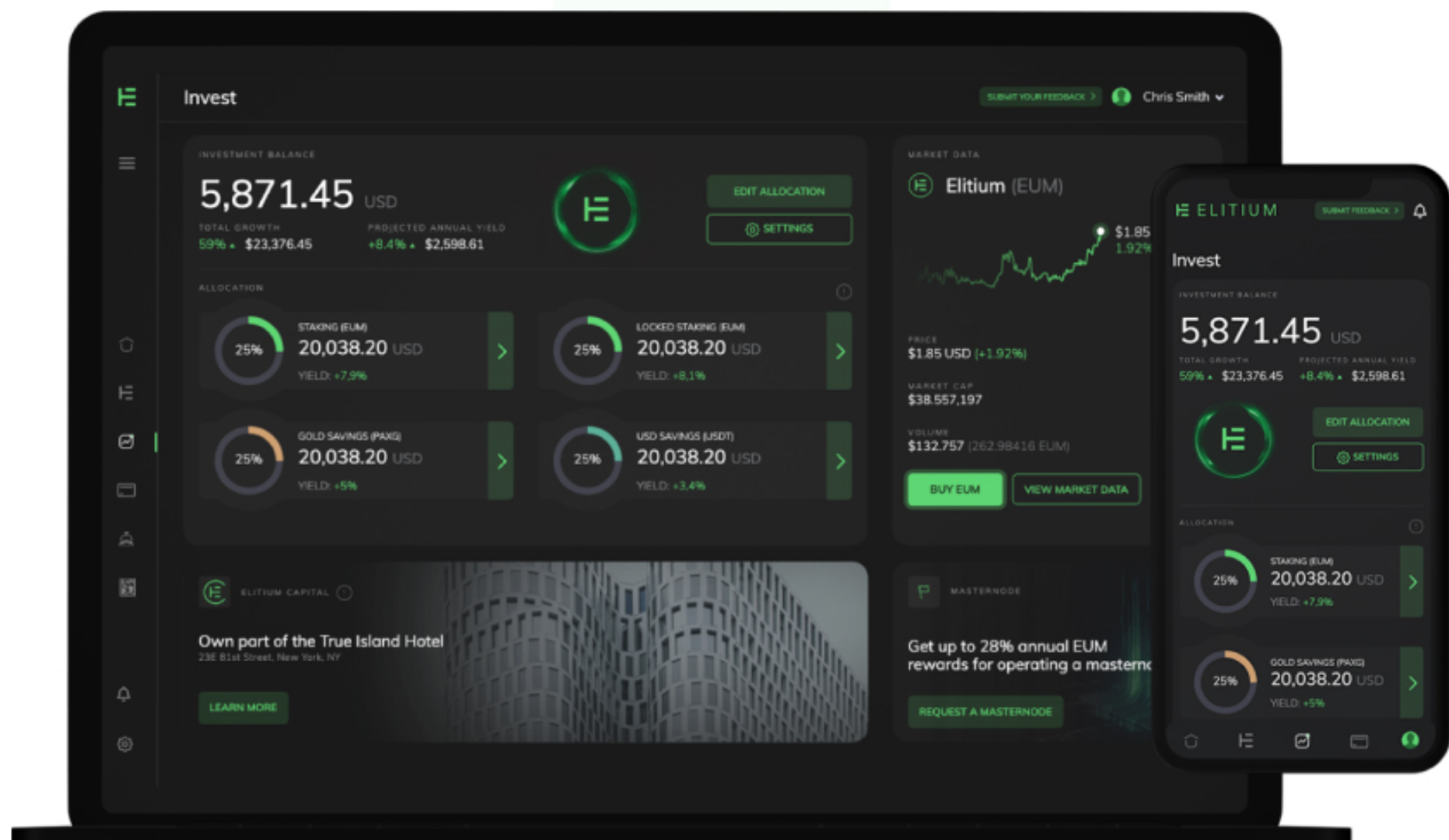
In time — Elitium will launch a tokenization platform called Elitium Capital. Elitium Capital will open up a number of exciting opportunities for Elitium clients, including tokenized real estate, physical assets (i.e., yachts), and the creation of specific security tokens.

FUTURE OF WEALTH MANAGEMENT

Elitium is redefining how wealth management works.

In time, our ecosystem will serve investors in all corners of the globe, offering credit cards, retail banking, new investment categories, even specialist blockchain wealth advisory. Our vision is to make it easy for anyone to use the blockchain to put their wealth to work.

Ultimately, we want to unite 1,000,000 HNW investors worldwide to use digital assets to have a global impact as one.



THANK YOU!

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