



PTGR
The Future Of Finance



PTGR AG A BLOCKCHAIN BASED ECOSYSTEM

FOR DIGITAL ASSET ALLOCATION, VALUE GENERATION AND WEB3 ADOPTION

I. Disclaimer and abstraction

The purpose of this Whitepaper is to present the \$PTGR token – a blockchain-based ecosystem for digital asset allocation, value generation and Web3 adoption – to potential community members who want to join the PTGR community in connection with the proposed \$PTGR token Launch, or “Initial Coin Offering” (“ICO”) and Crowdsale. The information set forth below should not be considered exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring \$PTGR tokens.

Nothing in this Whitepaper shall be deemed to constitute a prospectus or any sort of solicitation for investment, nor does it, in any way, pertain to an offering or a solicitation to buy any securities in any jurisdiction. The document is not composed in accordance with and is not subject to laws or regulations of any jurisdiction which are designed to protect investors.

Certain statements, estimates, and financial information contained within this Whitepaper constitute forward-looking, or pro forma statements, and information. Such statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates, or the results implied or expressed in such forward-looking statements.

Table of Contents

I. Disclaimer and abstraction	2
III. Abstract	4
IV. Industry overview	5
IV.1 The dynamics of current financial markets	5
IV.2 Blockchain: the catalyst for the growth of the cryptocurrency market	7
IV.3 Digital assets - an introduction	10
IV.4 Cryptocurrencies - growth and numbers	10
IV.5 The digital asset management industry	14
V. Issues and challenges	16
VI. The \$PTGR token project: the solution	18
VI.1 Challenges and solutions by PTGR	19
VI.2 The PTGR ecosystem	21
VI.2.1 The value generation cycle	21
VI.2.1.1 How the cycle works	22
VI.2.1.1a Target group - professional clients	24
VI.2.1.1b Target group - retail and professional clients	25
VI.2.1.2 Use of AI for analysis purposes	25
VI.2.2 The \$PTGR token	26
VI.2.3 The PTGR digital platform	26
VI.2.3.1 User dashboard - retail investors	27
VI.2.3.2 User dashboard - professional investors	28
VI.2.4 Web3 Academy	29
VI.2.5 ICO Launchpad	30
VI.2.5.1 Advantages	31
VI.2.6 DAO	32
VI.2.7 Gamification	33
VI.2.7.1 How it works	33
VI.2.7.2 The strategic role of gamification within the PTGR ecosystem	33
VI.2.7.3 Target groups and benefits	33
VI.2.8 Staking	34
VI.2.8.1 Staking within the ecosystem	34
VI.2.8.2 Staking outside the ecosystem	37
VII. Tokenomics	38
VII.1 "Traditional" Buybacks	38
VII.2 Buybacks Lending Module Interest Waterfall	38
VII.3 Gradual release of tokens	38
VII.4 Blockchain technology used	39
VIII. The PTGR AG company	40
IX. Token sale	41
IX.1 Funds distribution	43
X. Roadmap	44
XI. Advisory board	45
XIII. Risks and concerns	46

III. Abstract

The digital asset market has revolutionized the global financial landscape, offering new opportunities for innovation and investment. With an expected increasing market capitalization of more than \$4 trillion in 2025/26, blockchain technology and decentralized finance (DeFi) continue to disrupt traditional financial systems and have significant growth potential. As digital assets gain mainstream attention, the need for accessible solutions has never been greater.

However, the rapid pace of growth and technological advancement has also introduced complexity, making it challenging for investors to navigate and capitalize on these opportunities effectively. Investors face significant barriers, including market volatility, fragmented ecosystems, and the lack of reliable tools for portfolio management. Many struggle with understanding blockchain concepts such as tokenomics, staking, and smart contracts, as there is no comprehensive educational platform to guide them. Moreover, the ICO market remains disorganized, with no unified launchpad to support emerging projects or provide a trusted environment for investors.

PTGR offers a comprehensive solution to address these challenges. The project integrates its current investment and digital asset advisory services into a blockchain-based, community-driven ecosystem for value generation with multiple options for investors to earn, a Web3 Academy and a fully integrated ICO Launchpad. PTGR's platform simplifies the investment process by utilizing advanced Artificial Intelligence (AI) -driven analytics to optimize returns, while reducing risks and educating ecosystem participants on how to become successful investors. With the introduction of its brokerage services in 2025 and the new hedge fund in 2026 or 2027, PTGR will greatly expand its service offering. The long-term goal is to provide the opportunity for its clients to earn passively through the expertise of the project's team in navigating various investment assets.

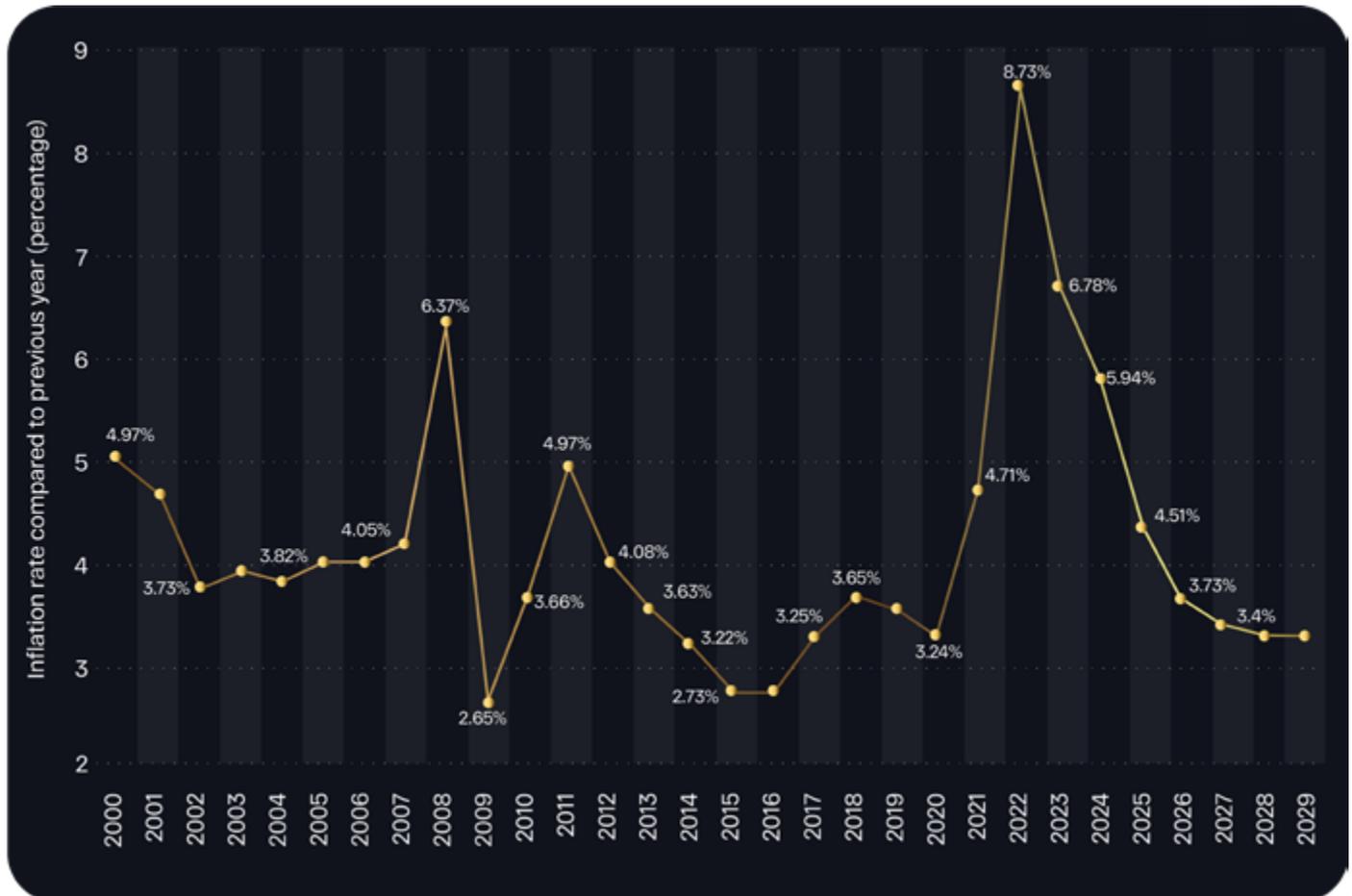
At the center of this ecosystem is the \$PTGR token, which facilitates access to services, staking rewards, governance participation, and channels PTGR's profit from its operational activities back to holders. The token adopts multiple use cases and acts as an incentive tool, rewarding holders in various ways, including a gamification program and multiple passive rewards.

Looking ahead, PTGR envisions becoming a global leader in blockchain-enabled financial solutions, driving adoption and innovation in the digital asset space. By aligning its growth with the success of its community, PTGR aims to establish a sustainable and widely recognized ecosystem that democratizes access to digital asset management, education, and Web3 opportunities. Through continuous reinvestment in its ecosystem, cutting-edge technology, and user-focused development, PTGR is positioned to redefine the standards of digital finance and unlock the full potential of blockchain technology for the future.

IV. Industry overview

IV.1 The dynamics of current financial markets

The financial landscape has undergone significant transformation in recent years, marked by rising inflation and economic volatility. For retail investors, these changes have made the concept of finding effective wealth preservation and investment options from optional to a necessity. However, many lack access to the tools and expertise necessary to navigate these challenges, leading to widespread losses and financial inefficiencies.



Graph: Global inflation rates in 2023 surpassed historic values from over the last 80 years, including the last financial crisis we faced in 2007 and 2008. Traditional savings vehicles, such as fixed deposits or government bonds, now struggle to outpace inflation. Storing value in fiat is no longer viable for everyone who wishes to preserve wealth. Source: Statista¹

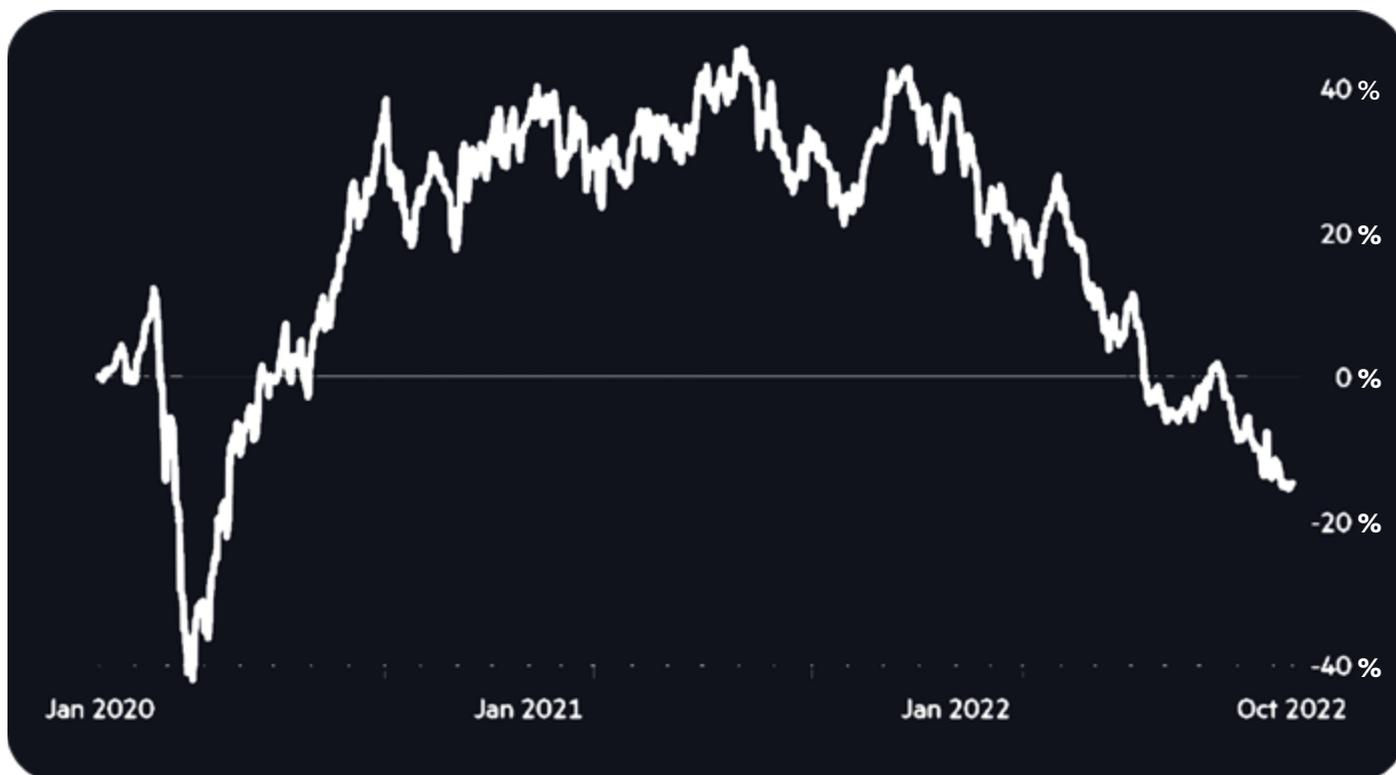
With the expanding accessibility of investment options such as online stock, commodity, and crypto trading platforms and apps, everyone can start investing with as little as \$10 of capital and no prior experience. However, a large proportion of retail and even professional investors lack the knowledge and skills to evaluate investment opportunities effectively. According to a 2023 global survey, only 33% of retail investors possess basic financial literacy, leaving them vulnerable to poor decision-making.² Furthermore, retail investors often succumb to panic-selling during downturns or excessive risk-taking during bull markets, commonly referred to as “Fear of Missing Out (FOMO)”.

¹ Global inflation rate from 2000 to 2029 | Statista

² Globally only 33% of adults are financially literate - FA Solutions

For example, data shows that over 70% of retail investors who entered the market during the cryptocurrency boom of 2021 experienced losses due to impulsive trading behaviors. Overall, many retail investors rely on strategies that fail to generate inflation-beating returns. Even in high-growth markets like equities or cryptocurrencies, poorly timed entries and exits often result in suboptimal outcomes.

Retail investors feel the pain of stock market fall.
Estimated performance of retail traders



Graph: Retail investors were down approximately 44% in 2021 and 2022.³

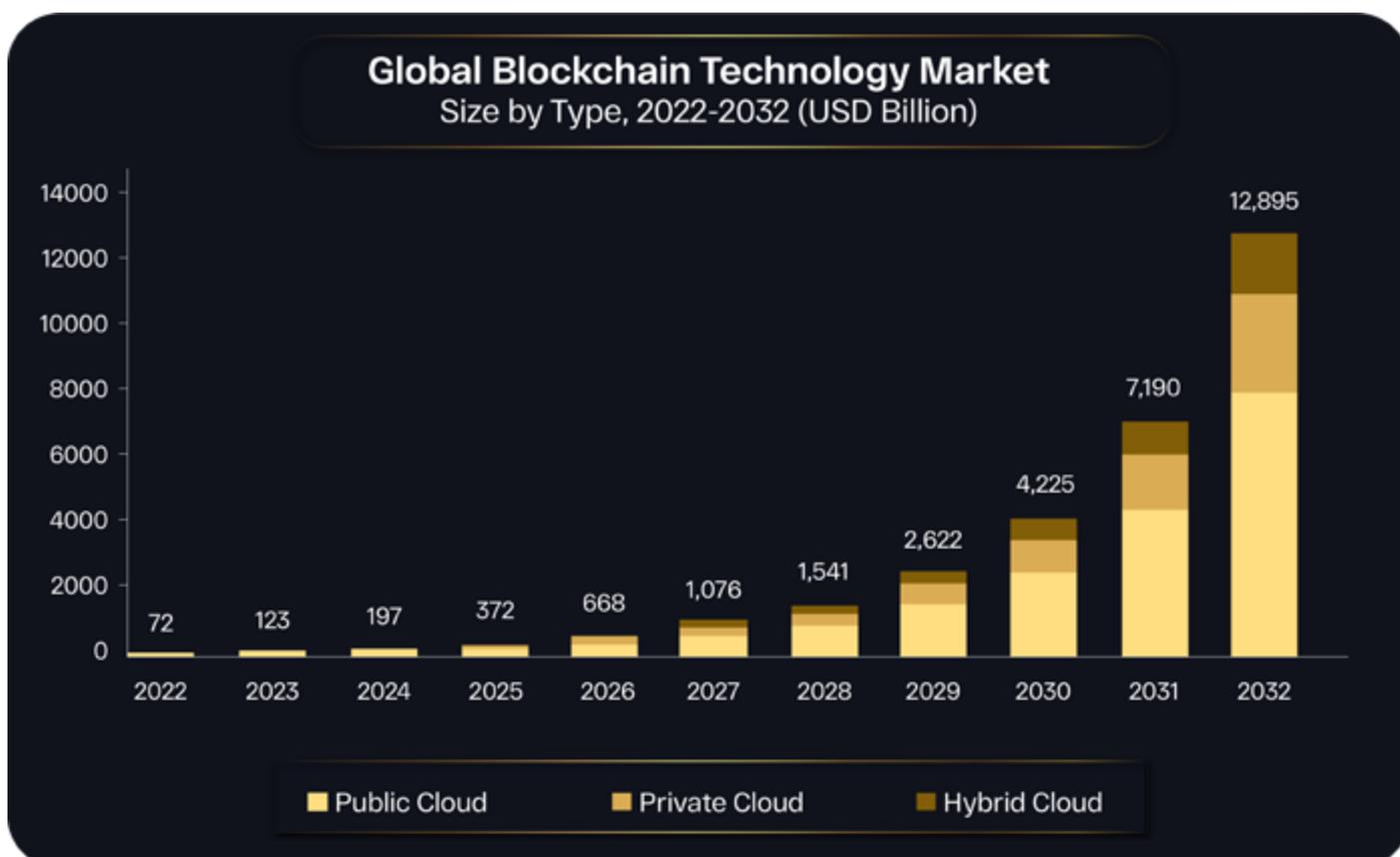
Overall, retail investors are not only losing wealth to inflation but also failing to leverage the growth opportunities provided by digital assets and alternative investments. This highlights the pressing need for comprehensive, user-friendly solutions that bridge the knowledge gap, provide access to high-quality tools, and offer sustainable wealth-building opportunities.

³ Retail investor portfolios down 44% year to date | Financial Times (ft.com)

IV.2 Blockchain: the catalyst for the growth of the cryptocurrency market

The blockchain industry has experienced remarkable growth over the past decade, evolving from a niche technology underpinning cryptocurrencies to a transformative force across various sectors. It has been one of the driving factors behind the rapid expansion of the cryptocurrency market over the years.

In 2024, the global blockchain technology market was valued at approximately \$197 billion.

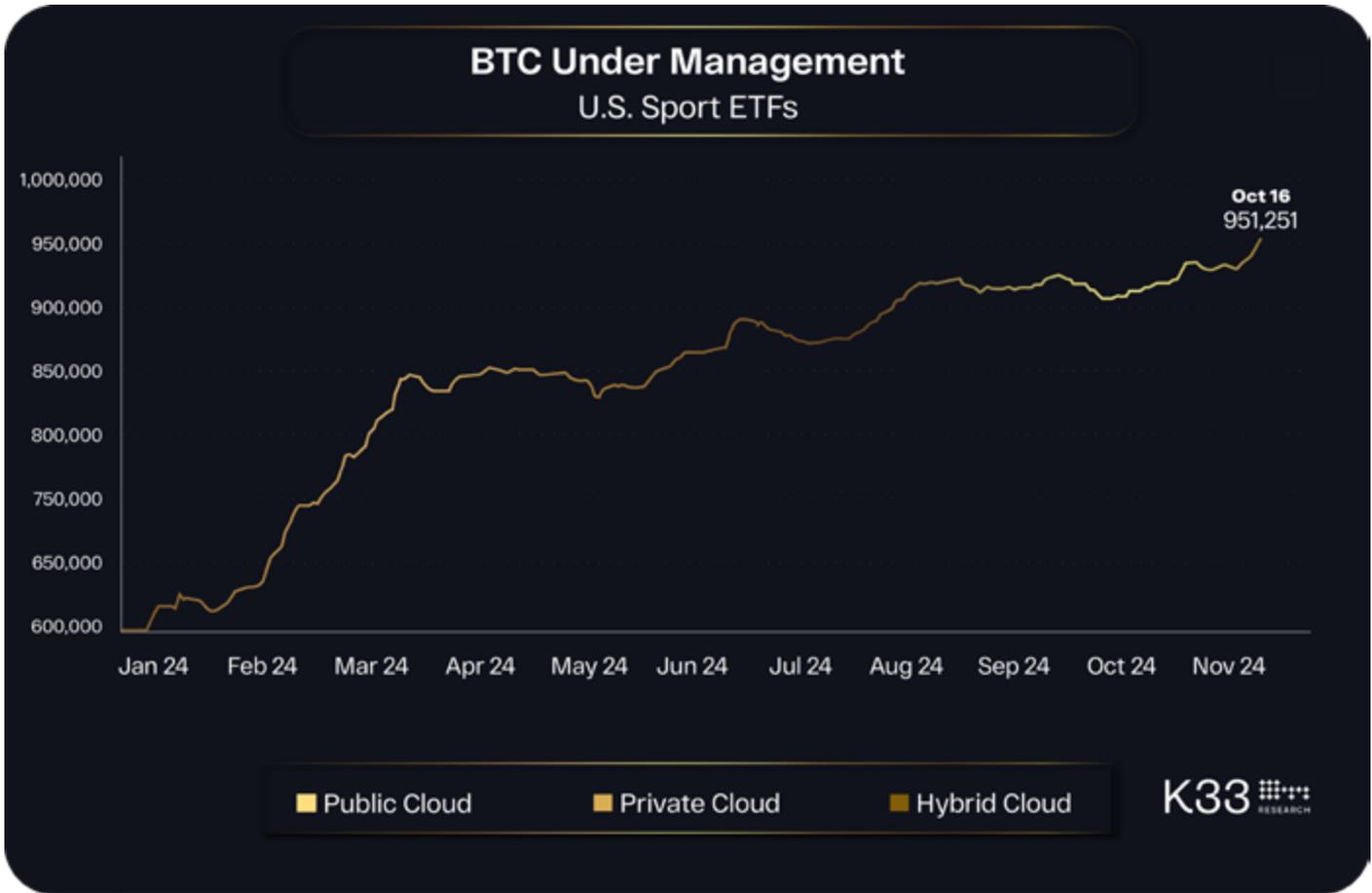


Graph: The global blockchain technology market size is expected to be worth around \$12,895 Billion by 2032, growing at a CAGR of 68% during the forecast period from 2024 to 2033.⁴

In North America, the approval of Bitcoin and Ethereum ETFs in the U.S. in early 2024 fueled a 38.6% surge in ownership rates, driven by strong investor demand. Among the top 10 corporate holders of Bitcoin, seven are headquartered in the U.S. Notably, BlackRock's spot Bitcoin ETF became the fastest-growing ETF in history, amassing \$50 billion in assets in just over nine months.⁵

⁴ Blockchain Technology Market Size, Share

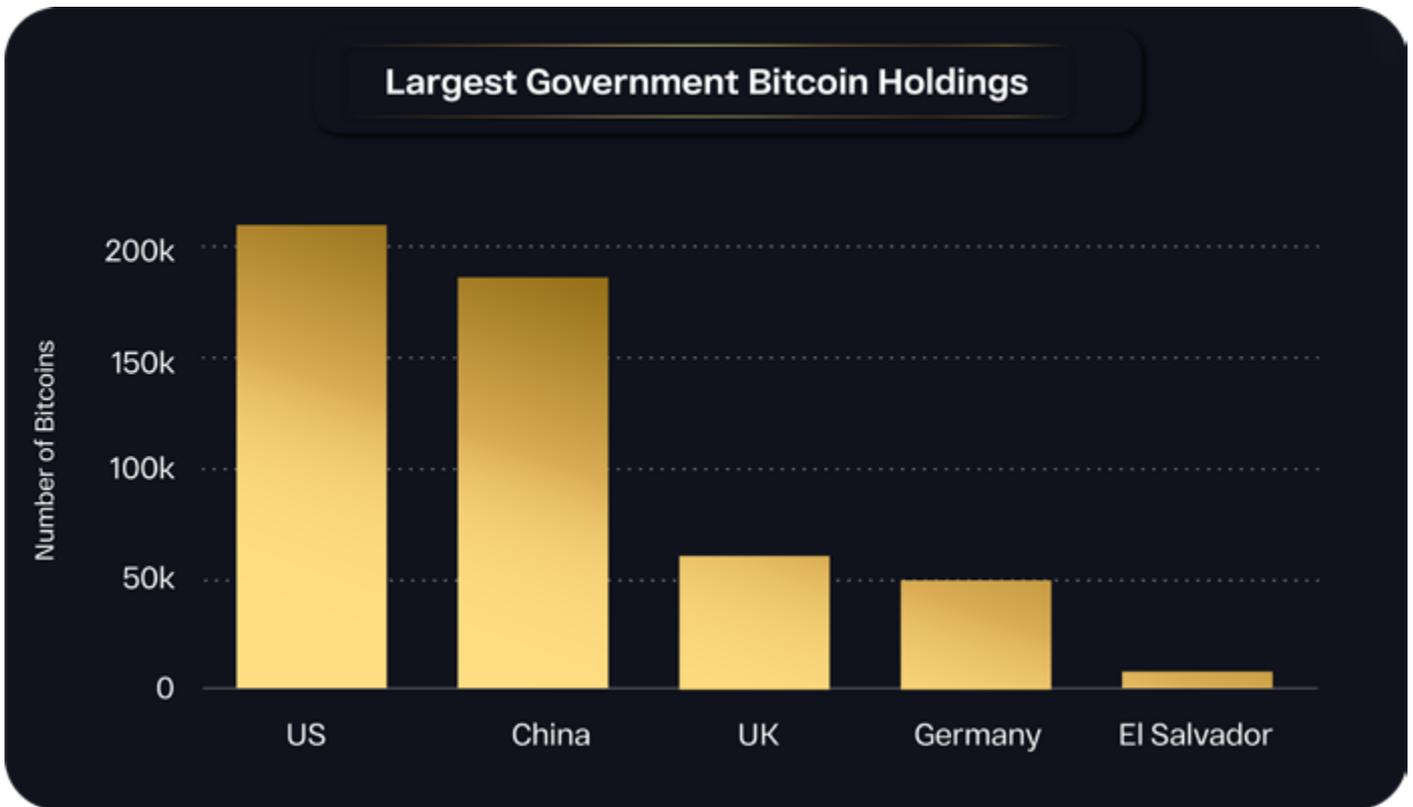
⁵ Mapped: Crypto Ownership Growth by Region



Graph: BTC under management as spot ETFs in the US reached 950 billion in AUM in October 2024. Between October 14 and 16, spot Bitcoin ETFs have seen over \$1 billion in inflows. Leading the chart is BlackRock IBIT, which recorded \$761.7 million in inflows.⁶ Comparing the first three weeks of U.S. listed bitcoin ETF inflows sees 2025 outpace 2024 by over 175% year-over-year.⁷

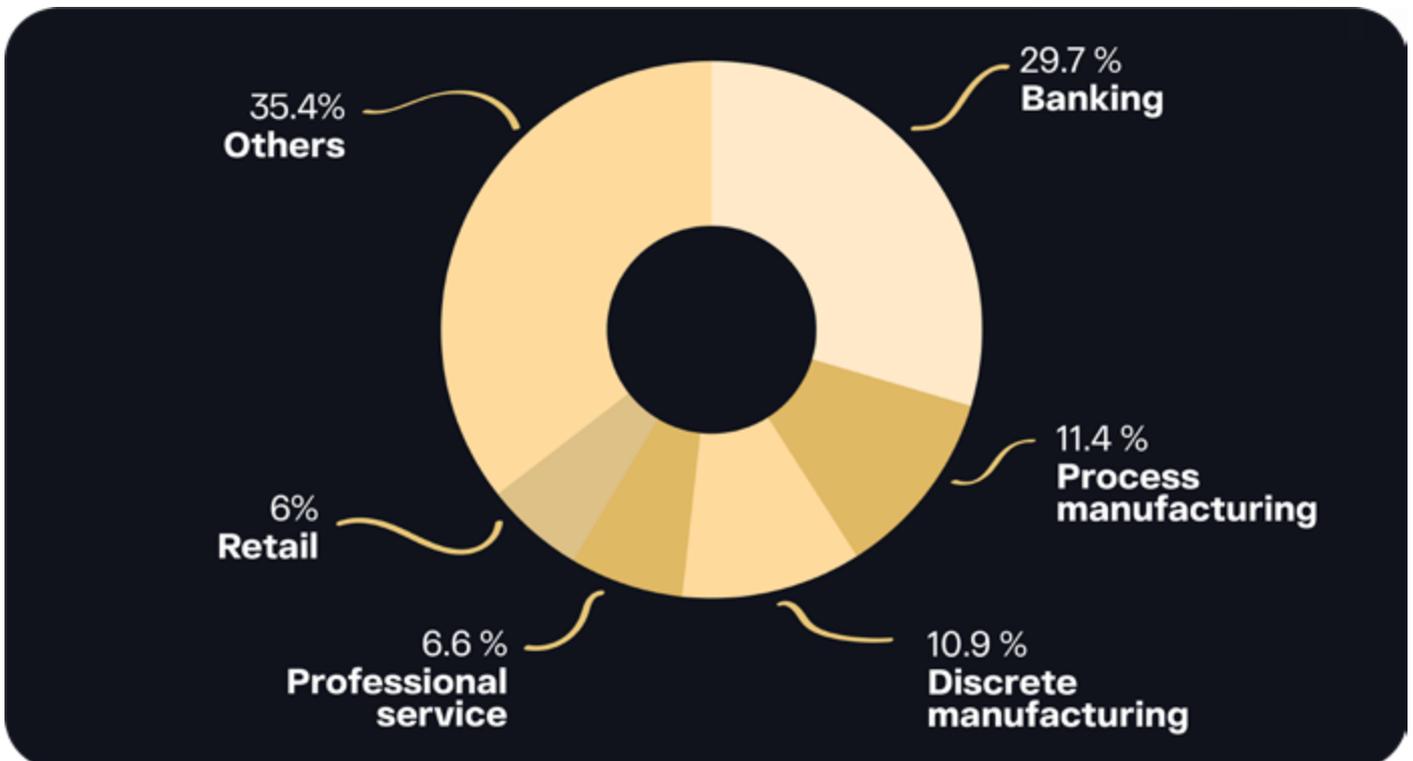
Furthermore, several governments around the world, including the US government, are amassing BTC holdings. As the US is naturally considered to be a trendsetter in the world's economy, it is expected that the ownership rate of cryptocurrencies among governments will start to increase in the foreseeable future. The current Trump government has set up digital assets as a strategic reserve.

⁶ US Bitcoin ETFs reach record high with 950,000 BTC in AuM | Bitget News
⁷ U.S. Spot BTC ETF Inflows Surge Over 175% Year-Over-Year



Graph: BTC holdings by governments in 2024.⁸

The financial sector remains a dominant adopter of blockchain technology, contributing approximately 30% of total spending within the system. A significant 76% of financial executives believe that digital assets will become mainstream within the next 5 to 10 years.⁹



Graph: Distribution of blockchain market value by sector.¹⁰

⁸ Governments hold a surprising amount of Bitcoin - Verdict

⁹ From Next-Generation to Now: Digital Assets | Deloitte US

¹⁰ Blockchain Statistics 2024: Adoption, Market & Users

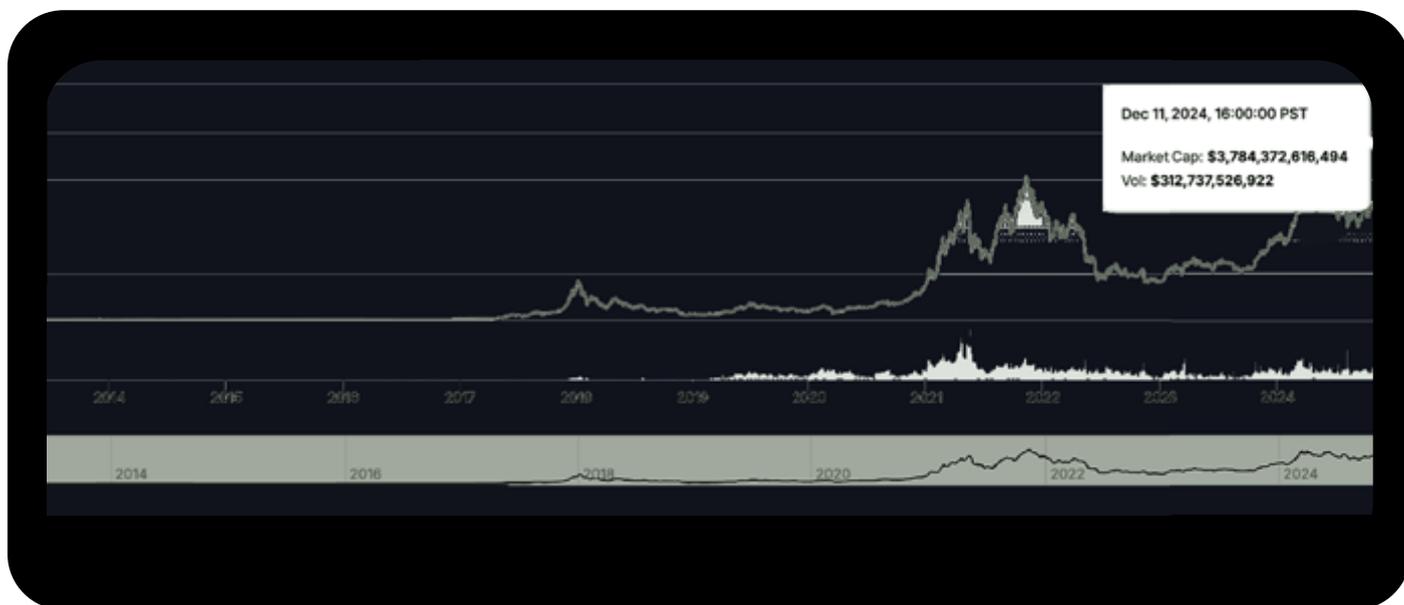
IV.3 Digital assets - an introduction

In the financial industry, digital assets are defined as tokenized representations of value, ownership, or contractual rights that are created, transferred, and stored on a digital ledger or blockchain. These assets encompass cryptocurrencies (e.g., Bitcoin, Ethereum), stablecoins, Non-Fungible Tokens (NFTs), security tokens, and tokenized traditional assets such as stocks, bonds, or real estate.

The growth of digital assets within the financial industry has been transformative, reshaping traditional finance by introducing decentralized and efficient systems. Since the inception of Bitcoin in 2009, digital assets have evolved from niche products to mainstream financial instruments, with a global market capitalization nearing \$4 trillion by 2025. Institutional adoption has played a significant role, with major financial institutions offering crypto custody, tokenized asset services, and exchange-traded products (ETPs). Additionally, the rise of decentralized finance (DeFi) platforms has unlocked new investment opportunities, enabling peer-to-peer lending, staking, and yield farming. The tokenization of traditional assets such as real estate and equities further illustrates the integration of digital assets into established financial frameworks, allowing for greater accessibility, liquidity, and innovation. This growth is supported by advancing blockchain technology, regulatory developments, and the increasing demand for alternative investments in an era of economic uncertainty and inflationary pressures.

IV.4 Cryptocurrencies - growth and numbers

Over the past years, the growth of the cryptocurrency market was explosive, despite the occasional bumps on the way.



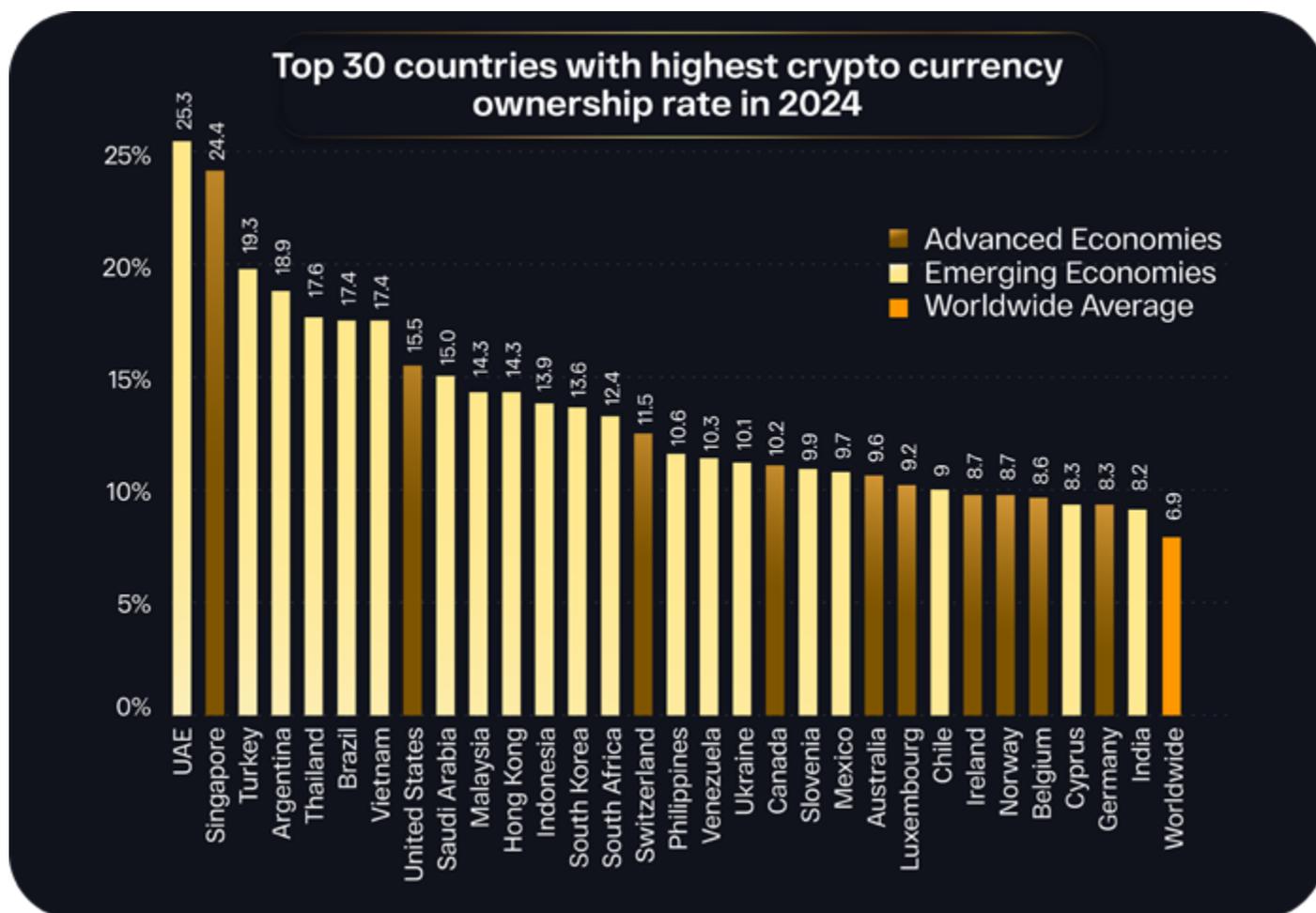
Graph: Market capitalization of cryptocurrencies from 2014 to December 16, 2024 (in billion U.S. dollars).¹¹

¹¹ [Crypto Market Cap Charts | CoinGecko](#)

2024 was marked by a new peak of the cryptocurrency market and an important milestone - Bitcoin surpassed \$109,000, which resulted in the total market capitalization of cryptocurrencies almost topping \$4 trillion.¹² Expectations for the 5th BTC halving predict price levels ranging between \$250,000 and \$750,000

Institutional interest has also surged recently, with 42% of institutions worldwide increasing their allocations to digital assets in 2023. Notably, 68% of institutions have invested or plan to invest in exchange-traded products (ETPs) for Bitcoin, indicating a growing acceptance of digital assets within traditional finance. Additionally, the number of users in the digital assets market is expected to reach 992.50 million by 2028, growing at approximately 15.38% CAGR (Compound Annual Growth Rate (CAGR) from 560 million in 2024, reflecting the increasing adoption of digital assets worldwide.

All of these factors provided a great opportunity for retail and professional investors to tap into an emerging market with great returns, however, due to the emerging nature of the sector, the lack of regulation compared to traditional options, spotting profitable opportunities remains highly complex, the percentage of ownership for cryptos is still relatively low - less than 7%.



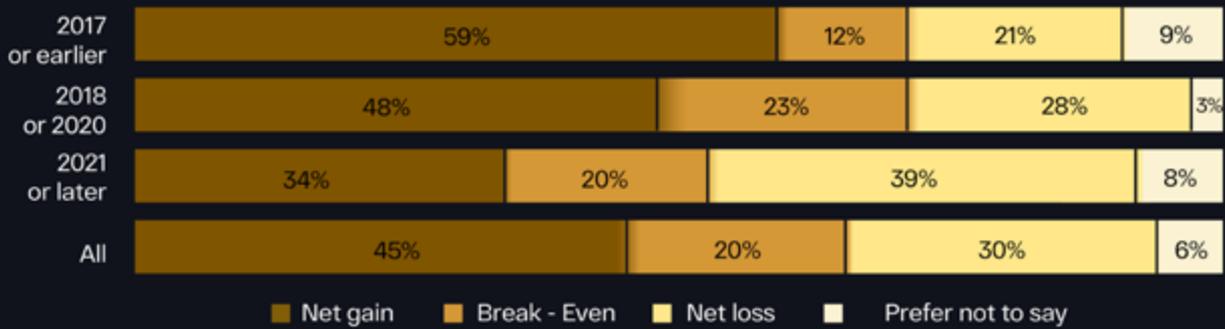
Graph: Top 30 countries with highest cryptocurrency ownership rate in 2024. The tighter the regulations get, the lower the ownership rate. Around 562 million people worldwide, or the equivalent of 6.8% of the global population, now own digital currencies, up 34% from 420 million in 2023.¹³

Cryptocurrency holders have nevertheless managed to score good returns overall, but more often than not they have not made any gains.

¹² [Cryptocurrency Prices, Market Cap and Charts | Forbes Digital Assets](#)

¹³ [Global Crypto Ownership Reaches 562 Million People in 2024: New Report - Triple-A](#)

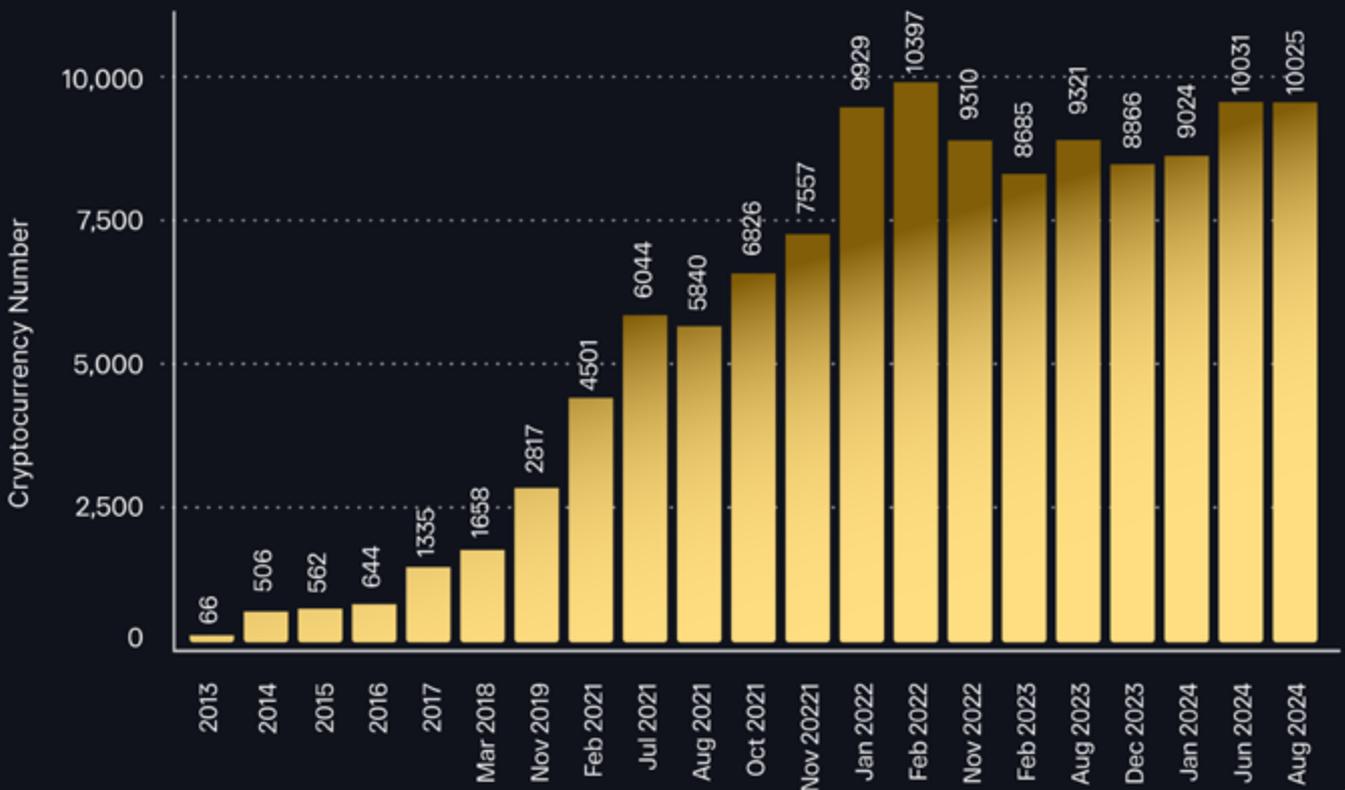
Overall crypto portfolio performance, by year of initial investment



Graph: On average, 45% of crypto owners have scored some gains, while 20% broke even and 30% were down. This means that less than half have made returns on their investments so far.

Some of the reasons can be attributed towards the complexity and volatility of the cryptocurrency market, as well as the very high number of projects that were launched over the years, majority of which have flopped. ¹⁴

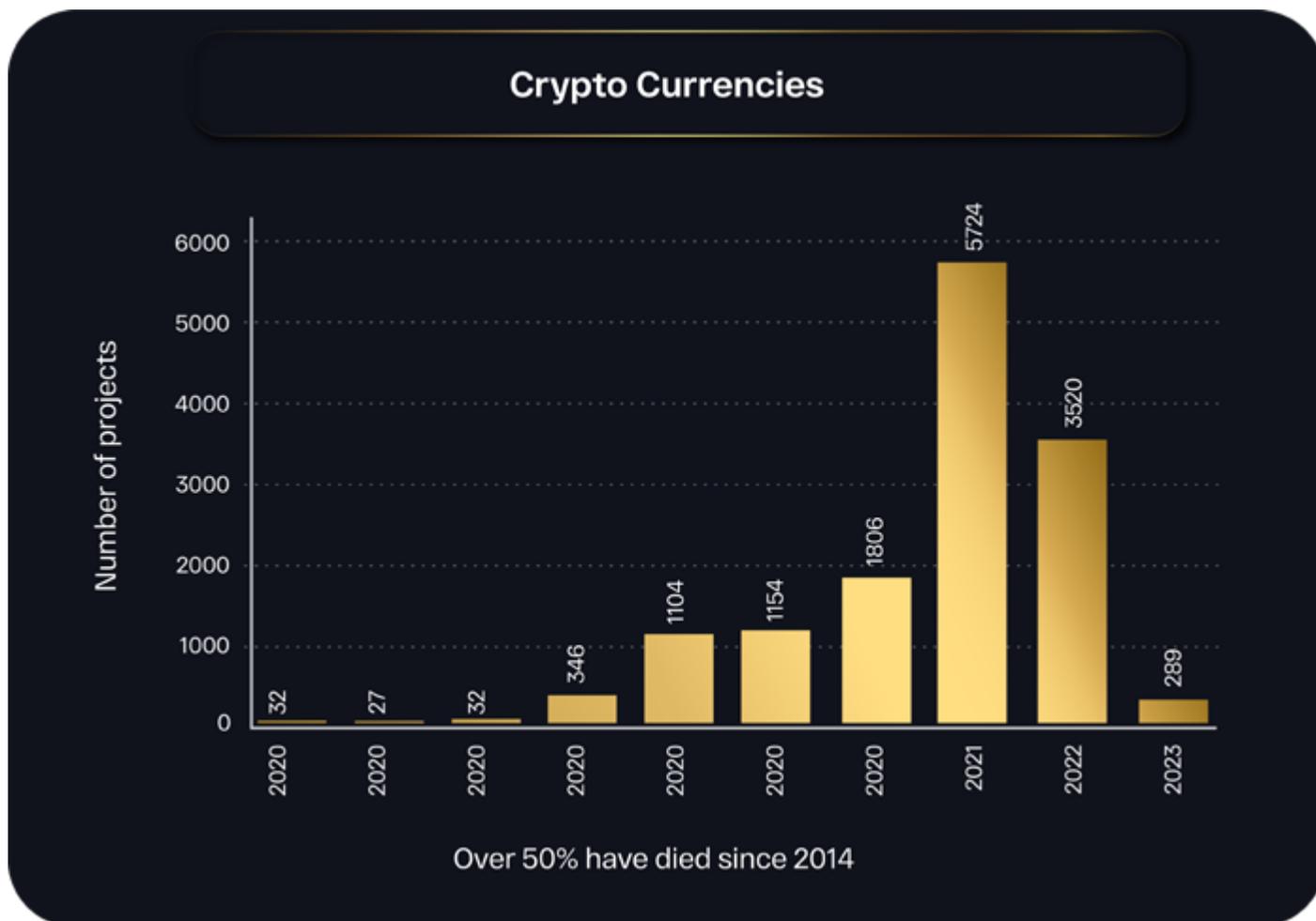
Number of cryptocurrencies between 2013 and August 2024



Graph: Number of cryptocurrencies between 2013 and August 2024. There are over 10,000 cryptocurrencies today, presenting investors with many options.

¹⁴ Cryptocurrency Adoption and Sentiment Report | Security.org

The high number of cryptocurrencies is matched by a large percentage of failures, with many vanishing from the market alongside the investments made in them. This explosion of digital assets has created a highly saturated environment, making it increasingly difficult for retail investors to identify sustainable, high-quality projects.



Graph: According to GoinGecko, over 50% of cryptocurrencies have died since 2014. A considerable percentage of the rest are tanking in price as well, which makes it even more difficult for investors.¹⁵

80-90% of cryptocurrencies launched in the past five years have failed or are inactive, according to a 2024 market analysis.

There is an apparent need for a solution that can provide investors who have less experience in the market with a trustworthy option to reduce the risk stemming from the lack of knowledge and experience. Additionally, solutions offering learning resources also offer a potential way to offset the dangers that less experienced investors face.

¹⁵ Dead coins: How many cryptocurrencies have failed?

IV.5 The digital asset management industry

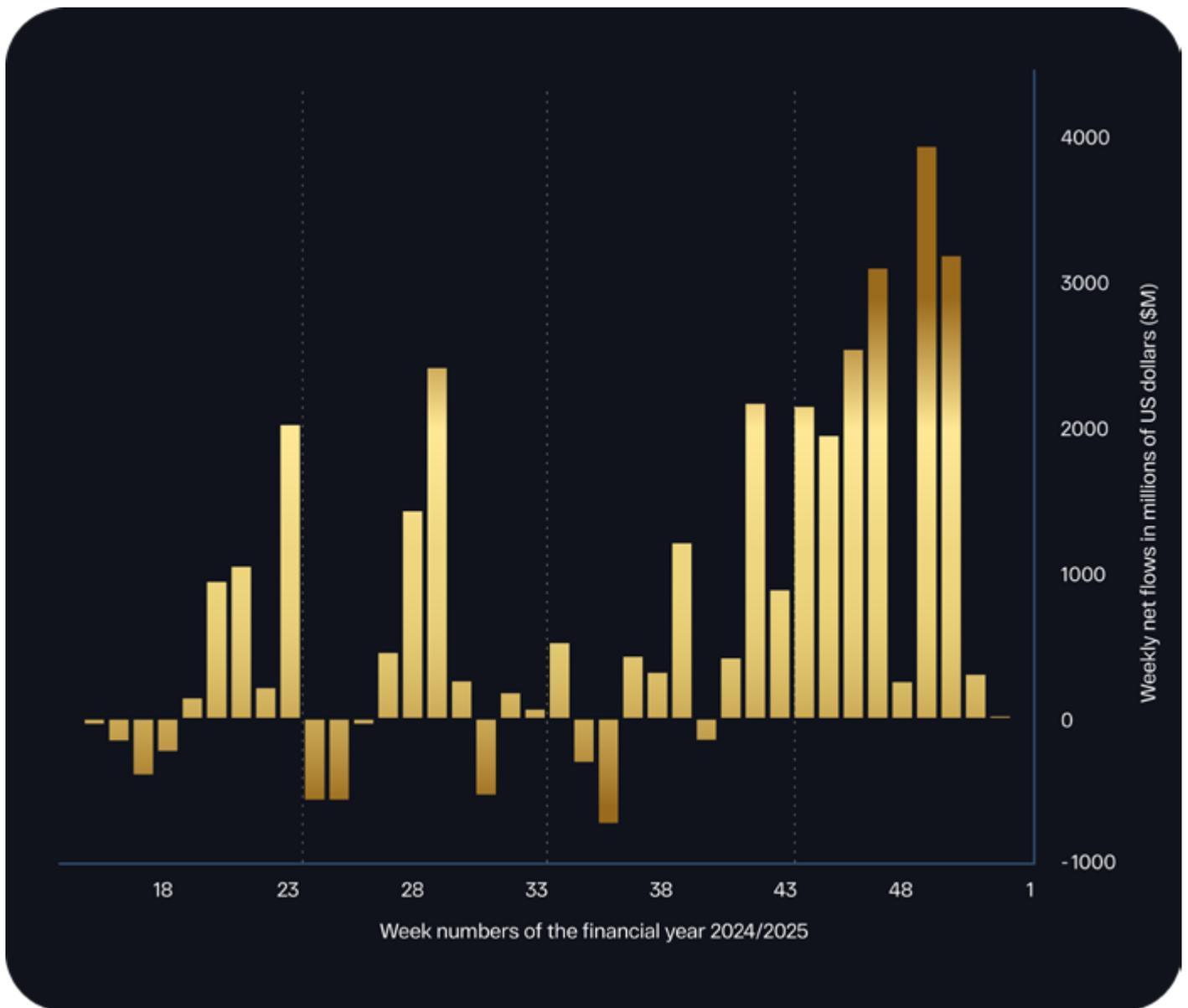
The financial industry has witnessed a transformative shift with the emergence of Digital Asset Management as a key pillar of modern investment strategies. The concept revolves around the systematic management of tokenized assets, cryptocurrencies, and other blockchain-based instruments that provide unique investment opportunities. With the rising penetration of cryptocurrencies, the digital asset management market is expected to experience proportionate growth.



Graph: The Global Digital Asset Management Market size is expected to be worth around \$20 Billion by 2033, from \$4.9 Billion in 2023, growing at a CAGR of 15.1% during the forecast period from 2024 to 2033.¹⁶

This expansion is further evidenced by the increase in assets under management (AUM) for digital asset products. 2024 saw \$44bn inflows, while 2025 is off to a good start with \$585m inflows so far.

¹⁶ Digital Asset Management Market Size, Share | 15% CARG



Graph: Weekly crypto asset flows (in million USD) for the 2024/25 financial year. The end of 2024 saw record inflows totaling US\$44.2 billion globally, nearly four times higher than the previous record set in 2021.¹⁷

As the digital asset market matures, strategic asset allocation has become increasingly important. Investors are seeking diversified portfolios that balance traditional assets with digital ones to optimize risk-adjusted returns. The development of AI-driven analytics and portfolio management tools has facilitated more sophisticated investment strategies, enabling better decision-making in the volatile digital asset space.

Despite the growth in digital assets, traditional investment platforms often lack comprehensive solutions for managing these new asset classes. Challenges include limited access to access to diversified digital asset portfolios, inadequate tools for strategic asset allocation, and a lack of integration between traditional and digital asset management systems. There is an apparent need for solutions that bridge the gap between conventional finance and the digital asset ecosystem.

¹⁷ CCData's Digital Asset Management Review: Digital Asset AUM Soars 67.6% In Q³, With Solana Leading The Charge

V. Issues and challenges

The digital asset investment industry, despite its rapid growth and potential, has multiple challenges for both new and experienced investors. These challenges come from the complexity of the market and lack of transparency, and operational barriers, making it difficult for investors to achieve sustainable success.

Challenge: High complexity of navigating the investment landscape

The modern investment landscape is increasingly complex, offering a vast array of options across traditional markets, alternative investments, and emerging digital assets. As a result, investors are overwhelmed, especially those without extensive financial knowledge. The fragmented nature of information sources, combined with the complexity of conducting your own research, further complicates decision-making. Adding to this challenge is the volatility of global markets, driven by macroeconomic factors, geopolitical events, and sector-specific risks, making it difficult to predict performance or achieve consistent returns.

Technical barriers, confusing terminology, and limited access to advanced tools exclude many investors from making well-informed decisions. Behavioral biases, such as fear of missing out (FOMO), loss aversion, and herd mentality, contribute towards the likelihood of bad investment decisions.

Challenge: Novel character of digital assets

The digital asset market is one of the fastest-evolving sectors globally, but its rapid pace also creates significant hurdles for investors. Unlike traditional finance, where standardized metrics and data are readily available, the digital asset market lacks centralized sources of reliable information. Investors often need to rely on different mediums such as social media, forums, and blockchain explorers to gather data, increasing the risk of misinformation. As a result, they struggle with understanding technical aspects like blockchain protocols, tokenomics, or smart contract operations, which are often critical to assessing the viability of projects.

Digital assets are known for extreme price volatility, driven by speculative trading, market sentiment, immature market, supply/demand imbalances and regulatory news. Predicting price movements or trends is exceptionally challenging, even for seasoned investors. Furthermore, conducting due diligence on projects requires significant time and effort, which many investors, especially retail ones, are unable to dedicate consistently.

Challenge: High entry barriers to digital asset management companies

While digital asset management companies offer solutions to these challenges, accessing their services can be prohibitively difficult for many investors. Many asset management firms catering to digital assets require significant capital commitments, excluding retail investors and smaller institutions. Established digital asset management firms often focus on institutional clients, leaving retail investors underserved. Furthermore, advanced features like AI-driven analytics, real-time portfolio rebalancing, or access to exclusive investment opportunities are usually reserved for high-net-worth individuals or institutional clients.

Additionally, fee structures for asset management services are often complex and lack transparency, making it difficult for investors to understand the true costs involved. Last but not least, many asset management platforms are region-specific or operate under restrictive regulatory frameworks, limiting access for global investors.

Challenge: Lack of a unified ICO launchpad platform

The rapid growth of blockchain technology has enabled thousands of new projects to enter the market, with many utilizing Initial Coin Offerings (ICOs) as a means of fundraising. ICOs provide a decentralized way for projects to raise capital, bypassing some of the limitations of traditional options. However, despite their potential, the ICO space remains highly fragmented, creating significant challenges for both project teams and investors.

The absence of a unified ICO launchpad platform limits the growth potential of the blockchain ecosystem as a whole. A fragmented market discourages institutional participation and reduces investor confidence, slowing the adoption of blockchain technology. Furthermore, the lack of streamlined processes and standardized support services prevents innovative projects from gaining traction they need to succeed.

Challenge: Lack of investor education and support

Despite the rising popularity of cryptocurrencies, the availability of learning resources is dispersed. There is also a general lack of an incentive-based mechanism that encourages learning about crypto and blockchain. Most retail investors are unfamiliar with concepts like tokenomics, staking mechanisms, or decentralized finance (DeFi), leading to uninformed decisions. Industry-specific terminology and technical language act as barriers, discouraging potential investors from exploring these opportunities.

Challenge: Fragmented ecosystems and lack of integration

Investors often need separate platforms for trading, staking, education, and portfolio management, leading to fragmented user experiences. Limited compatibility between platforms and blockchains increases complexity and reduces investment opportunities. Few platforms offer a comprehensive solution that combines analytics, education, and actionable investment tools under one ecosystem.

VI. The \$PTGR token project: the solution

The \$PTGR token project plans on creating a full-fledged blockchain-based ecosystem for strategic digital asset allocation for value generation, which drives Web3 adoption through consulting, advisory and ICO launchpad services, as well as by creating an Academy for blockchain and cryptocurrency learning resources.

At the heart of the PTGR ecosystem lies the \$PTGR token, a multi-functional digital asset designed to fuel the platform's operations and provide value to its holders. The token serves as the backbone of PTGR's ecosystem, enabling functionalities such as staking for passive income, participation in governance through a Decentralized Autonomous Organization (DAO), reduced fees across PTGR's services, access to exclusive investment opportunities and access to digital asset advisory, blockchain consulting and ICO launchpad services. The token further acts as an incentive mechanism alongside the project's gamification program and is also an essential building block of the project's Web3 Academy, offering rewards via a "Learn to Earn" model. By integrating these features, the \$PTGR token provides a unique value proposition that aligns the interests of the community with the platform's long-term growth.

PTGR's ecosystem spans three core business areas: Strategic Digital Asset Advisory (SDAA) and crypto investments, blockchain and cryptocurrency education, and Web3 consulting / launchpad services. The SDAA services offer AI-driven portfolio strategies designed by experts that optimize risk-adjusted returns for investors, addressing the complexities of navigating the digital asset landscape. In 2025 and 2026 respectively, these activities will be expanded by introducing brokerage services and a hedge fund, building upon the currently successful advisory model of PTGR AG. The Academy will provide access to blockchain and crypto learning, enhanced with gamification features and a "Learn to Earn" model to engage users. Last but not least, the Web3 consulting services and ICO launchpad will help businesses integrate blockchain solutions and raise funding, bridging the gap between traditional and decentralized finance.

The \$PTGR token is designed to provide a wide array of use cases while adopting a long-term oriented approach for growth. The token's capped supply ensures scarcity, while buy-back programs enhance its value over time. Token holders can earn high returns through staking rewards, exclusive access to investment opportunities, and the ability to influence ecosystem development through governance. Furthermore, the token will be used to acquire access to PTGR's services at discount and with added benefits. Additionally, PTGR envisions expanding the token's use cases by introducing an ICO launchpad service, where the token will serve as the primary medium for payment, further increasing its demand and use cases.

On top of these business lines, PTGR introduces a dedicated on-chain Lending Module as an additional utility layer of the ecosystem. In this model, lending capital is provided by PTGR itself (in fiat or stablecoins) and used to finance loans to vetted SMEs and other qualified borrowers through regulated and whitelisted channels. Borrowers repay these loans with interest, and a predefined, fully transparent on-chain interest waterfall allocates this interest between the Lending Pool (50%), PTGR AG as protocol operator (15%), the PTGR community via a dedicated reward mechanism (20%), and cost / insurance / reserve buffers (15%). Community members do not provide lending liquidity; instead, they stake \$PTGR tokens to qualify for a share of the lending interest, which is paid out to them in stablecoins as an additional reward stream on top of the existing \$PTGR token reward logic.

PTGR aims to create a sustainable and scalable ecosystem that aligns with the growing demand for blockchain solutions and digital asset management in the global economy. The project wants to introduce a token offering multiple ways to earn while also pushing the adoption of Web 3 through its Academy and related services. With a focus on empowering its community and fostering adoption of blockchain technology, PTGR's mission is clear - to redefine the standards of digital finance: The Future Of Finance!



VI.1 Challenges and solutions by PTGR

Challenge: High complexity of navigating the investment landscape

Solution: PTGR's team leverages AI-driven analytics and in-depth expertise to help investors achieve sustainable returns. This approach simplifies the research and decision-making process and allows ecosystem participants to have access to deep insights relevant to their investment activities. By analyzing large datasets and identifying trends, PTGR ensures that token holders benefit from data-backed strategies without the overwhelming burden of navigating a complex and volatile market. In 2025 and 2026, the project's services will be further expanded by brokerage services and a hedge fund, providing further options for investors to avoid navigating the complexities of the modern financial markets.

Through the staking mechanism, token holders passively earn rewards generated from PTGR's SDA and investment profits, aligning their interests with the company's success. This model allows investors to participate in the growing digital asset market with confidence and ease, as PTGR takes on the responsibility of navigating the landscape on their behalf.

Challenge: Novel character of digital assets

Solution: PTGR offers structured educational resources through its Academy, where users can learn about blockchain protocols, tokenomics, and smart contract fundamentals. These resources are gamified to keep users engaged and rewarded for their learning efforts, aligning with the Learn-to-Earn model.

PTGR allows investors to gain the needed knowledge and experience required to successfully invest in digital assets.

Challenge: High entry barriers to digital asset management companies

Solution: PTGR democratizes access to professional-grade digital asset management services through its Strategic Digital Asset and Allocation (SDAA) program. By utilizing the \$PTGR token, investors benefit from reduced fees on SDAA services, making them accessible to a broader audience, including retail investors and smaller institutions.

The staking mechanisms provide an additional entry point for investors, allowing them to earn rewards and participate in the ecosystem without requiring significant initial capital. The platform's transparent fee structure and commitment to global accessibility further reduce barriers, ensuring that users from various regions can participate in PTGR's offerings.

Challenge: Lack of a unified ICO launchpad platform

Solution: PTGR introduces a comprehensive ICO launchpad built into its digital platform. The launchpad offers an end-to-end solution for project teams, including token issuance, compliance support, marketing strategies, pre- and post-ICO consulting and fundraising.

For investors, the launchpad offers access to screened investment opportunities, reducing the risks associated with scams and low-quality offerings. Token holders gain exclusive early access to these ICOs, creating additional value for their participation in the PTGR ecosystem.

Challenge: Lack of investor education and support

Solution: The PTGR Web3 Academy provides an all-in-one solution for investor education, addressing the lack of accessible and engaging learning resources. By incorporating gamification elements such as ranks, badges, and achievements, the Academy incentivizes users to progress through the learning resources. Higher achievements are rewarded with \$PTGR tokens through the innovative "Learn to Earn" concept.

The Academy's community-driven features enable users to collaborate and share knowledge, creating a supportive learning environment. This approach empowers investors with the knowledge needed to navigate the complexities of blockchain and digital assets effectively on their own and provides them also with career opportunities.

Challenge: Fragmented ecosystems and limited integration

Solution: PTGR resolves the challenges of fragmentation by offering a fully integrated digital platform that combines all necessary tools and services under one roof. This platform allows users to track their investments, participate in staking, access the Academy, and engage with the ICO launchpad—all through a single interface.

Challenge: Limited access to credit for SMEs and lack of real-economy yield streams for token holders.

Solution: Through the PTGR Lending Module, PTGR deploys its own capital into a Lending Pool that finances SMEs via compliant lending workflows and local payment rails. Borrowers repay loans with interest; part of this interest is used to grow the Lending Pool itself, part finances PTGR's operations, and part is distributed to the community in stablecoins as an additional reward stream. This creates a direct link between real-world lending activity and benefits for \$PTGR token holders, without requiring the community to take on lending liquidity risk.

The platform's seamless integration across different services ensures that investors can transition smoothly between educational, analytical, and transactional activities. Cross-platform compatibility enhances usability, enabling users to interact with various blockchains and investment opportunities effortlessly.

VI.2 The PTGR ecosystem

The PTGR ecosystem consists of several key pillars that we will take a closer look at in the following chapters. The core building blocks of the ecosystem are:

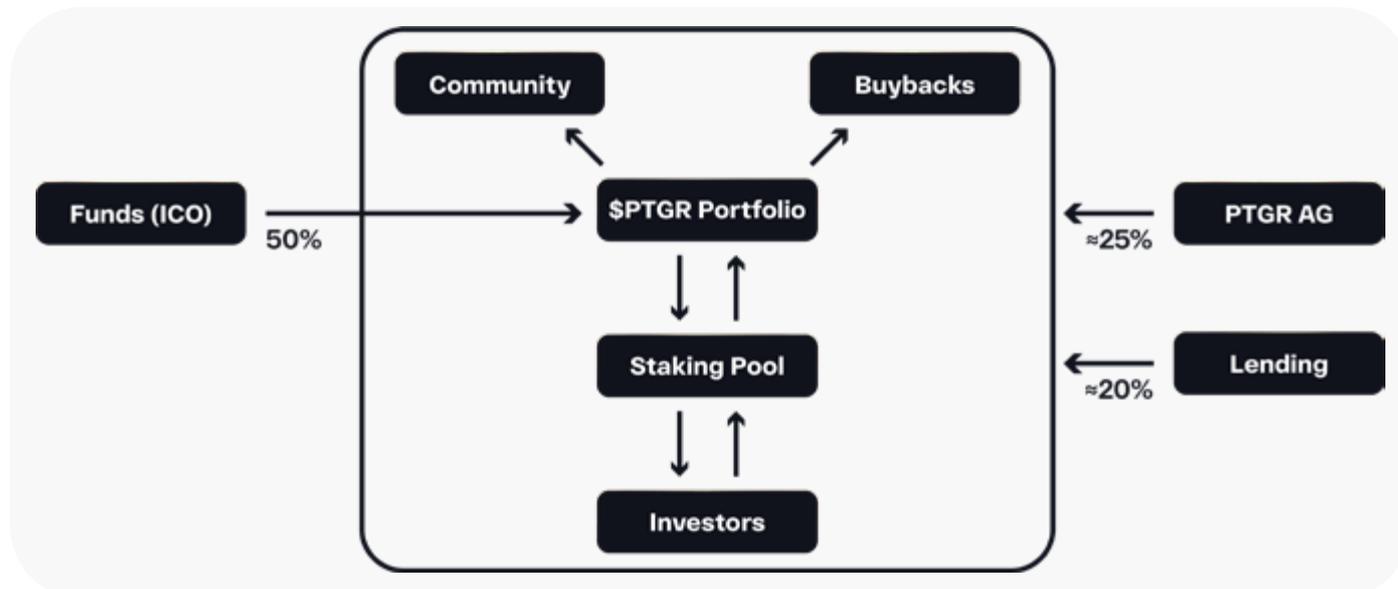
- **The value generation cycle:** the business model of PTGR AG focused on strategic digital asset allocation services and investments. This includes reinvestment of the profits into the \$PTGR token and ecosystem.
- **The \$PTGR token:** used to fuel the ecosystem and as a payment method for services, as well as for rewards and governance.
- **The PTGR digital platform:** the hub for all functionalities and use cases within the PTGR ecosystem.
- **The ICO launchpad:** assisting blockchain startups from A to Z in their conceptual and go-to-market phases.
- **The Web3 Academy:** a full-fledged academy with learning resources about investing and Web3 concepts based on a Learn to Earn reward principle.
- **The PTGR Lending Module:** a lending engine funded by PTGR's own capital, which channels loans to SMEs and other borrowers and redistributes a share of the interest income between the Lending Pool, PTGR, the community and dedicated reserves according to a transparent interest waterfall.

VI.2.1 The value generation cycle

Strategic digital asset advisory (SDAA) is the cornerstone of PTGR's ecosystem and the traditional tried and tested business model of the Swiss-based company that creates a dynamic value generation cycle benefiting both the company and token holders. These will further be expanded with the brokerage services according to the SRO framework (expected for Q2 2025) and the hedge fund (expected licensing to be obtained in 2026 or 2027).

VI.2.1.1 How the cycle works

PTGR integrates its Strategic Digital Asset Allocation (SDAA) services, the planned brokerage services and hedge fund, as well as the \$PTGR token into an ecosystem designed to generate value and empower clients:



1. Value generation

PTGR generates value primarily through three mechanisms: SDAA services, the brokerage model, which will be launched for mainly institutional and professional clients under the SRO framework in Q2 2025 and the planned hedge fund that is expected to be launched in 2026 or 2027 after obtaining the required license.

PTGR's Strategic Digital Asset Advisory (SDAA) services provide investment research, analytics, and strategic allocation insights for clients. PTGR's SDAA services focus on providing clients with advanced AI-driven analytics, tailored investment strategies, and actionable insights to optimize their digital asset portfolios. Clients maintain full control of their accounts and execute investments independently, with PTGR acting strictly as an advisor under the Self-Regulatory Organization (SRO) framework. SDAA revenue is generated from consulting fees and optional premium services for in-depth portfolio analysis.

In Q2 2025, we are planning on launching our brokerage services, which will expand on the SDAA services currently being offered. With the new brokerage model, the clients will open segregated accounts with decentralized and regulatory approved solution providers allowing them to invest into 3 different strategies (PTGR Solid Strategy, PTGR Balanced Strategy, PTGR Growth Strategy) depending on which suits their risk tolerance and capacity. As with our SDAA services, clients retain control of their private keys, allowing them to maintain full control and ownership. Revenue is generated from brokerage fees.

Starting in 2026 or 2027, PTGR will also directly manage investments through its planned hedge fund, expanding beyond the advisory-only role character of the SDAA services. The hedge fund will manage assets directly to generate profits by implementing strategic allocation models to generate returns, creating a scalable revenue stream that ties directly to the success of the \$PTGR token. 25% of the funds collected are dedicated to strategic investments that generate ROI. A portion of hedge fund profits will be reinvested into the PTGR ecosystem.

In parallel to these digital-asset-focused activities, PTGR will operate a dedicated Lending Module. In this module, PTGR allocates part of its own treasury (in fiat or stablecoins) into a Lending Pool. This pool finances loans to pre-qualified SMEs and other borrowers using compliant, data-driven workflows that include digital onboarding, KYC/KYB checks, loan application flows, an automated credit scoring engine, loan management and repayment tracking, and integrations to local payment rails such as Telebirr, M-Pesa and banking APIs.

2. Profit redistribution to token holders and tokenomic strengthening

Profits generated from PTGR's activities will flow back into the ecosystem, funding staking programs that reward \$PTGR token holders. A portion of hedge fund profits will be used for token buybacks, reducing the circulating token supply and driving long-term value appreciation.

The percentage will depend on the specific value generation mechanism - for example, 10% of profits made via the brokerage model will be invested into token buybacks. Once the hedge fund goes live, 25% of profits generated by it will go additionally back to the \$PTGR token via buybacks. Profits generated via the current SDAA model will be subjective to variable percentages invested into buybacks depending on the current health of the tokenomics. Based on the profits generated via each cycle, a variable percentage will also be invested into further ecosystem development and closing new partnerships.

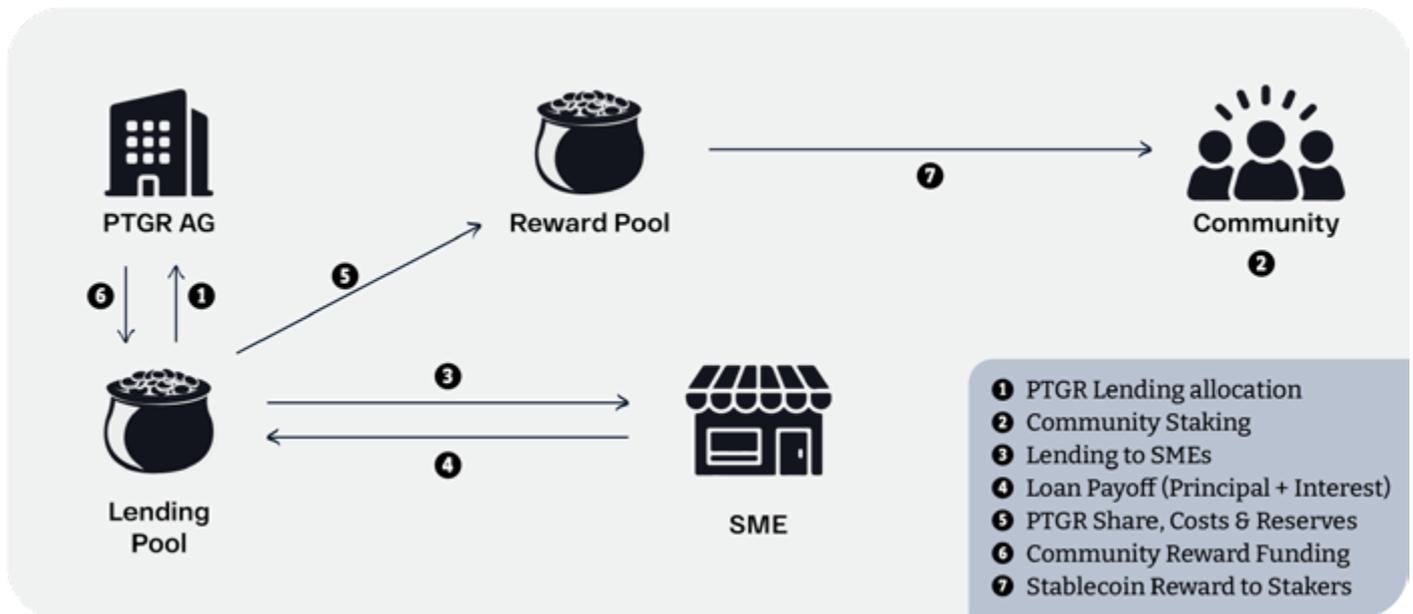
From all funds collected via the ICO, 25% will be converted into BTC (which will serve as a reserve for PTGR AG) and 25% will be reserved for investors where they get a 100% return back via staking rewards.

The Lending Module follows a distinct but complementary logic based on loan interest rather than trading or advisory revenues. For each interest payment received from borrowers, the Lending Module smart contracts apply the following waterfall: 50% of interest remains in, or is reallocated to, the Lending Pool to grow and stabilise lending capacity; 15% is allocated to PTGR AG as protocol and operator revenue; 20% is reserved for the PTGR community and distributed via the Reward Pool in the form of stablecoin rewards; and 15% is directed to costs, insurance-style protections and dedicated reserves. This model ensures that lending income simultaneously supports the growth and resilience of the Lending Pool, the sustainability of PTGR's operations and the direct participation of the community in the success of the lending activities.

3. Reinvestment

The rest of the profit after buybacks and reinvestments into the ecosystem is reinvested in the same cycle, which allows the token to grow over time and PTGR to pay out higher rewards to ecosystem participants.

Within the Lending Module, reinvestment happens primarily through the 50% share of interest that stays inside the Lending Pool and through the build-up of reserves. As the pool grows and diversifies across sectors, tenors and geographies, PTGR can support higher lending volumes and more robust risk-adjusted returns, which in turn increase the base on which interest is generated. Over time, this creates a compounding effect where lending capacity, interest income and community rewards increase together while keeping credit risk and liquidity management under PTGR's direct control.



VI.2.1.1a Target group - professional clients

Professional clients, such as institutional investors and high-net-worth individuals, are a vital part of the PTGR ecosystem. These investors often seek tailored solutions for large-scale investments, emphasizing risk management, transparency, and efficiency. PTGR's value generation cycle is strategically designed to address these needs, offering a structured and sustainable approach to digital asset management. Through its brokerage services and integrated ecosystem, PTGR provides professional clients with access to high-performing investment strategies, advanced analytics, and robust rewards mechanisms.

- **Institutional-grade investment strategies:** The SDAA program employs AI-driven analytics to optimize portfolio performance, balancing risk and return. This ensures professional clients benefit from sophisticated strategies typically reserved for top-tier financial institutions.
- **Custom services:** Large-scale investors can access exclusive consulting services, strategic portfolio management, and personalized investment strategies that align with their specific goals.
- **Fee reductions and benefits:** \$PTGR token holders enjoy significant reductions in management and consulting fees, enabling institutional clients to optimize their investment costs. Additional rewards through staking programs funded by SDAA profits are also available.
- **Transparent performance metrics:** The digital platform provides professional clients with real-time performance tracking, ensuring transparency and informed decision-making.

VI.2.1.1b Target group - retail clients

PTGR's value generation cycle is designed to empower retail but also professional investors by simplifying access to digital asset investment opportunities and ensuring consistent value creation. PTGR simplifies digital asset investment by providing expert insights without requiring extensive financial knowledge.

Retail and professional clients can benefit from easy access to institutional-grade SDAA services and tools that are rarely available on traditional platforms with the \$PTGR token. This results in similar advantages for Institutional clients.

VI.2.1.2 Use of AI for analysis purposes

The integration of Artificial Intelligence (AI) into cryptocurrency markets has significantly enhanced predictive capabilities, enabling more informed investment decisions. AI-driven models, such as Long Short-Term Memory (LSTM) neural networks, have been effectively applied to historical cryptocurrency data to forecast price movements. For instance, a study demonstrated the use of LSTM models to predict closing prices of various cryptocurrencies, achieving minimized loss over training epochs and producing predictions closely aligned with actual prices.¹⁸

In the realm of Decentralized Finance (DeFi), AI has been instrumental in driving innovation and growth. The market capitalization of AI-related crypto projects has seen substantial increases, with AI agents accounting for a significant portion of the crypto AI market. This growth trajectory mirrors the early development stages of DeFi, highlighting AI's transformative potential in the financial sector.¹⁹

PTGR integrates AI-driven analytics at the core of its Strategic Digital Asset and Allocation (SDAA) services, enabling precise, data-backed decision-making that empowers clients with actionable insights. The AI system processes vast datasets to uncover patterns, assess market conditions, and generate optimized asset allocation strategies. This ensures that PTGR clients, including both individual investors and institutional clients, receive the most informed recommendations in a dynamic and volatile digital asset market. The AI models are used for:

- **Market sentiment analysis:** The AI models analyze data from social media platforms, news outlets, and blockchain activity to capture market sentiment surrounding specific cryptocurrencies or sectors. For example, during significant market events, such as regulatory announcements or major token launches, the AI identifies shifts in sentiment to recommend proactive adjustments to portfolios.
- **Pattern recognition and risk analysis:** AI algorithms identify historical price trends, correlations between assets, and volatility patterns to assess potential risks and returns. By recognizing a correlation between market downturns and high-leverage tokens, the AI may recommend clients reduce exposure to such assets during periods of increased volatility.
- **Predictive analytics:** Machine learning models analyze historical data to predict future price movements, project token performance, and identify emerging opportunities in niche markets. A possible scenario would be for the AI to identify early upward trends in alternative blockchains like Solana during periods of increased adoption, allowing clients to position themselves for significant returns.
- **Portfolio optimization:** AI systems create risk-adjusted allocation models tailored to each client's preferences and goals. The system dynamically updates recommendations as new data is processed. For a client seeking low-risk investments, the AI may recommend allocating a larger portion of their portfolio to stablecoins or established assets like Bitcoin and Ethereum, while for higher-risk clients, it may identify promising early-stage projects.

In the future, the use cases of AI within the PTGR ecosystem could expand to include real-time monitoring, cross-asset correlation analysis, advanced personalization and more.

¹⁸ [Time Series Analysis of Blockchain-Based Cryptocurrency Price Changes](#)

¹⁹ [Crypto AI vs DeFi: Comparing Market Evolution and Growth Trajectories](#)

VI.2.2 The \$PTGR token

At the core of this cycle lies the \$PTGR token, which enables investors to access SDAA services, as well as the future brokerage services and the hedge fund at reduced fees (depending on the staking tier). The token will further allow its holders to participate in staking programs, and earn rewards from PTGR's strategic investment profits. This circular model ensures that funds raised through the token sale are reinvested strategically to generate long-term value, reinforcing the token's use cases and stability.

The \$PTGR token's use cases extend beyond staking and community rewards: it offers holders reduced fees on SDAA services and access to exclusive investment opportunities. This encourages further engagement within the ecosystem, creating a feedback loop that drives both intrinsic growth and value generation.

The benefits for investors from this model are multifold. For one, they can benefit from professional-grade digital asset management services executed by experts at competitive management fees due to the discounts offered through PTGR. This ensures that there is no experience required on behalf of the investor, who can rely on PTGR's long-standing experience in digital asset management. A considerable percentage of the profits are distributed via staking and other means, while the majority of the remaining funds are reinvested, ensuring that PTGR's growth directly benefits the community.

With the introduction of the Lending Module, the \$PTGR token gains an additional, clearly defined utility. Token holders can stake PTGR to qualify for a share of the interest generated by PTGR's lending activities, which is distributed to them in stablecoins via the Reward Pool. The token itself is not used as lending capital in this model; instead, it acts as the access key and weighting factor for the distribution of lending rewards. This reinforces PTGR's profile as a long-term, cash-flow-oriented asset linked both to digital-asset revenue streams and to the performance of a diversified SME lending portfolio, while keeping lending capital and credit risk on PTGR's balance sheet.

VI.2.3 The PTGR digital platform

The benefits for investors from this model are multifold. For one, they can benefit The PTGR digital platform will serve as the central hub for all activities within the PTGR ecosystem. The platform will provide seamless access to the full range of PTGR's services, including staking pools, the Web3 Academy, the ICO launchpad, the DAO and various token utilities. Acting as a unified interface, the platform ensures that token holders can engage with the ecosystem effortlessly.

Security and transparency will be critical components of the platform in protecting user data and assets. We will utilize end-to-end encryption to ensure all transactions and user interactions remain secure, regular audits of smart contracts to maintain trust and reliability and real-time updates on staking rewards, buybacks, and pool balances to enhance trust within the community. Bounty programs for community hack events to test the platform's protection level will be hosted where we will allow users to try and find a loophole in the platform's security and be rewarded with \$PTGR tokens if they manage to.

In the future, we are planning on extending the platform's functionality scope with integration to external services, allowing us to extend the partnerships with other blockchain platforms and financial institutions for added use cases of \$PTGR tokens. Additionally, we also plan to introduce a mobile application for iOS and Android devices to enhance accessibility.



The platform will be split into different interfaces with variable functionality scope depending on the user target group: retail investors and professional investors.

VI.2.3.1 User dashboard - retail investors

The user dashboard for retail investors will offer access to multiple options for users to track their interaction with the PTGR ecosystem.

- **Overview of current tokens:** The user will be able to connect their wallet and track the current amount of \$PTGR tokens they hold. A separate menu on the dashboard will give access to an overview of all currently staked tokens and the tier, alongside the current (Annual Percentage Yield), the duration until next rewards, all previously earned rewards and more.
- **History:** Every user will have a detailed history of all transactions, rewards and services acquired within the PTGR ecosystem.
- **Earned rewards:** Token holders can view and claim rewards earned from staking, governance participation, or academy achievements. Gamification features, including leaderboards and community engagement metrics, will incentivize active participation in the ecosystem. Users can view a detailed dashboard that displays their current staking balance, total rewards earned, and historical payout data. Real-time updates reflect any changes in staking parameters or newly added rewards, providing an up-to-date snapshot of earnings. For example, a user staking 1.000 \$PTGR tokens can see his/her rewards grow in real time, with live updates on rewards that are granted. Any other information such as lock-up periods and conditions will be available at a glance.
- **Ecosystem overview and analytics:** A user-friendly interface will provide real-time insights into the health and growth of the PTGR ecosystem. Users can track token buybacks, rewards pool dynamics, and overall market performance to make informed decisions.

VI.3.2.2 User dashboard - professional investors

Professional clients require robust and customizable tools to manage their portfolios efficiently and make informed decisions. The user dashboard for this target group will be extended with the following functionalities:

- **Custom dashboards:** Intuitive, customizable dashboards that display real-time performance data, market trends, and asset breakdowns.
- **Risk and return metrics:** Advanced tools to evaluate portfolio risk exposure and optimize return potential.
- **Scenario simulation:** AI-driven models that simulate potential market scenarios to help clients assess outcomes of different investment strategies.
- **Custom reports:** Generate tailored reports for regulatory compliance, performance tracking, and investor presentations. Automated delivery of detailed performance summaries, including asset allocation updates and risk assessments. The reports will be formatted to meet industry standards for institutional transparency and auditing.
- **API integrations:** Secure APIs for connecting PTGR analytics with institutional-grade portfolio management systems.
- **Data streaming:** Live feeds of market data, asset performance metrics, and \$PTGR token dynamics for high-frequency trading or portfolio rebalancing.
- **Custom alert systems:** Notification tools that provide real-time updates on portfolio performance, market volatility, or significant news events.
- **Multi-user access:** Role-based access controls for teams within institutions, enabling collaborative portfolio management.
- **Professional client support:** Direct access to PTGR's expert support team for quick resolution of issues and strategic consultations.
- **Onboarding assistance:** Step-by-step guidance for institutions integrating PTGR's platform into their workflows.

A dedicated section of the PTGR digital platform will host the Lending Module. Through this interface, users will be able to:

- Stake \$PTGR tokens into the Reward Pool and monitor their lending-related reward entitlements in stablecoins;
- View aggregated information about the Lending Pool, such as the total capital deployed by PTGR, utilisation rates, outstanding loan volumes and historical interest flows;
- Track the interest waterfall (50% Lending Pool, 15% PTGR, 20% community, 15% costs/insurance/reserves) and how much of the interest has been allocated to each component over time;

By integrating these functionalities into the same platform that already aggregates staking, Academy and Launchpad features, PTGR ensures that the Lending Module is fully embedded in the broader user experience and remains transparent for both retail and professional participants.

VI.2.4 Web3 Academy

The PTGR Academy is one of the cornerstones of the PTGR ecosystem, designed to provide users with comprehensive education on blockchain technology, cryptocurrency, and Web3 concepts. Built into the PTGR digital platform, the Academy offers learning resources tailored to investors at all levels of expertise, from beginners exploring blockchain fundamentals to advanced users seeking deep dives into tokenomics, DeFi, and smart contract development.

By integrating a gamified learning structure, the Academy not only delivers education but also transforms it into an engaging, rewarding, and interactive experience. Users can enhance their knowledge while earning tangible benefits, creating a “Learn to Earn” model that aligns with the broader goals of the PTGR ecosystem.

The Academy will offer courses, tutorials, and certifications in blockchain and cryptocurrency. The PTGR Academy will feature a wide range of content designed for diverse learning needs and levels:

- **Beginner Tracks:** Introduction to blockchain, cryptocurrency basics, wallet setup, and secure transactions.
- **Intermediate Courses:** Deep dives into tokenomics, staking, decentralized finance (DeFi), and governance frameworks.
- **Advanced Modules:** Smart contract development, blockchain interoperability, and advanced trading strategies.

Each course will be structured into separate modules, making it easy for users to progress at their own pace. Video tutorials, interactive quizzes, and practical exercises will ensure an engaging and hands-on learning experience. Each module will have a quiz at the end, which will test the user's knowledge. Upon successful completion, the user will advance in the ranks of the gamification program. Higher levels unlock additional features, exclusive courses, and community privileges.

“Learn to Earn”

Significant achievements, such as completing advanced tracks or participating in special events, will be rewarded with \$PTGR tokens. These tokens can be used for staking, governance, or fee reductions within the ecosystem, directly connecting learning to tangible financial benefits. The “Learn to Earn” rewards will be derived from a separate sub-pool from the Community reward pool. Similarly to the staking rewards, the pool will be refilled with tokens over time to ensure rewards can be paid out to users in the long-term. The pool will adjust the reward size based on the current percentage of \$PTGR tokens left in it - less tokens will result in lower rewards and vice versa. Refer to the chapter about Staking for more information about the exact mechanism that will ensure the proper balance of tokens and rewards.

Social features

The Academy will integrate social features in order to enhance community interaction. Community forums and discussion boards will enable users to collaborate, ask questions, and share insights, enhancing the efficiency of the learning process.

Users can showcase their badges, ranks, and completed courses on their profiles. Profiles will serve as a social resume, allowing users to share their learning journey and accomplishments.

Furthermore, we will also integrate leaderboards that will highlight top learners, fostering friendly competition and inspiring others to participate. Top ranked learners can become mentors, guiding newcomers and earning additional rewards. These mentors will be able to generate content and be rewarded with \$PTGR tokens for it based on the quality and community feedback.

Future plans

The PTGR Web3 Academy is designed with scalability in mind, ensuring it is constantly developing. Content will be updated regularly to reflect the latest trends and innovations in blockchain and digital finance. In the future, we plan to introduce blockchain certifications that users can use professionally or within the PTGR ecosystem. Collaborations with leading educational institutions and blockchain organizations will expand the Academy's reach and credibility and will increase the certifications' recognition on an international level.

VI.2.5 ICO Launchpad

The PTGR ICO Launchpad will be designed to address critical challenges faced by blockchain projects in their early stages, offering a streamlined and secure platform to facilitate Initial Coin Offerings (ICOs). Integrated into the PTGR digital platform, the launchpad will aim to become the go-to resource for projects seeking efficient and comprehensive ICO management services under one roof. The launchpad will ensure a smooth token issuance process, enhanced visibility, and robust support for project teams, while providing \$PTGR token holders exclusive investment opportunities.

The ICO Launchpad will operate as a complete end-to-end solution, covering everything from token design and technical execution to regulatory compliance and marketing strategies. This approach not only reduces the barriers to entry for blockchain startups but also creates a single trusted environment where investors can discover and engage with high-potential projects. All launchpad services will be paid for using \$PTGR tokens, increasing demand for the token within the ecosystem. The PTGR ICO launchpad will include the following key services:

- **Token issuance and smart contract development:** The launchpad will assist projects in designing and deploying smart contracts, ensuring secure and efficient token distribution. Customizable tokenomics, including capped supply, staking mechanisms, and vesting schedules will be tailored to project needs.
- **Regulatory compliance:** Prospective projects will receive guidance on adhering to regulatory requirements across jurisdictions, minimizing legal risks for project teams and investors. Assistance with Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures will ensure a compliant and transparent process.
- **Professional client support:** Direct access to PTGR's expert support team for quick resolution of issues and strategic consultations.
- **Onboarding assistance:** Step-by-step guidance for institutions integrating PTGR's platform into their workflows.
- **Marketing and outreach:** PTGR AG will provide comprehensive marketing support to boost project visibility, including social media campaigns, influencer partnerships, and community engagement strategies. Furthermore, projects will have access to the PTGR community for direct exposure to a network of engaged investors.

- **Fundraising management:** PTGR AG will offer tools for managing token sales, including private rounds, presales, and public offerings, including secure transaction processing to protect both project teams and investors.
- **Post ICO support:** Ongoing consulting services will help projects navigate post-ICO challenges, such as exchange listings and ecosystem development. The additional integration with PTGR's Web3 consulting services will further offer projects support in their long-term strategic growth.

VI.2.5.1 Advantages

The PTGR ICO Launchpad is designed to offer multiple advantages to both participating projects and the broader ecosystem, ensuring value creation and mutual growth for all stakeholders.

For ICO launchpad participants (project teams):

- **Streamlined fundraising process:** By providing a comprehensive, end-to-end service, the PTGR ICO Launchpad significantly reduces the complexity of launching an ICO. From token design to post-ICO support, project teams gain access to a full package of tools and expertise, allowing them to focus on their core innovations.
- **Enhanced trust and credibility:** The integrated regulatory compliance services, including KYC and AML procedures, establish a higher level of trust among investors, ensuring that projects launched through the PTGR AG platform are seen as credible and reliable.
- **Access to a vibrant investor community:** Project teams benefit from direct exposure to PTGR's active and engaged token holder base, providing them with an audience of potential early-stage investors who are well-informed and interested in high-potential blockchain opportunities.
- **Scalable marketing and outreach support:** The PTGR AG platform offers tailored marketing strategies, including influencer partnerships and community-building initiatives, helping projects reach a global audience efficiently and effectively.
- **Ongoing strategic support:** Post-ICO services, such as assistance with exchange listings and ecosystem development, ensure that projects remain supported beyond their initial fundraising, giving them the resources and expertise needed for sustainable growth.

For Ecosystem Participants (Investors):

- **Exclusive investment opportunities:** \$PTGR token holders enjoy priority access to ICOs launched on the platform, allowing them to secure allocations in promising projects before they are available to the general market.
- **Enhanced due diligence:** All projects launching on the platform undergo rigorous vetting and compliance checks, providing investors with a curated selection of high-quality projects. This reduces the risks associated with fraudulent or low-quality ICOs.
- **Increased token utility:** Participation in the ICO launchpad strengthens the utility of \$PTGR tokens, as they are required for accessing launchpad services, investing in projects, and participating in governance. This creates a positive feedback loop, driving demand for the token and reinforcing its value within the ecosystem.

- **Transparency and security:** The launchpad provides secure and transparent transaction mechanisms, ensuring that token sales are executed efficiently and that investor funds are safeguarded.
- **Rewarding ecosystem growth:** As the launchpad grows and attracts more high-quality projects, token holders benefit from increased platform activity and demand for \$PTGR tokens, further enhancing their long-term returns and engagement.

VI.2.6 DAO

The PTGR ecosystem will be community-driven, allowing users to vote on important ecosystem decisions, adding a higher decentralized element employed by DAOs (Decentralized Autonomous Organizations). The PTGR DAO will allow users to vote on vital ecosystem decisions, such as:

- **Proposals and voting:** Token holders can submit proposals on key topics, such as product development, marketing strategies, and partnerships. Each token represents one vote.
- **Budget allocation:** The DAO will decide how to allocate funds for different company needs, including tech development, marketing, partnerships, and community incentives.

Initially, a core group of founding members and industry experts will guide the launch of the DAO and oversee its early operations, ensuring stability during the initial phase.

Users will have access to the DAO through the dashboard, however, we are planning on using external tools like Aragon for the creation of the DAO, hence it will not be hosted directly within the ecosystem. Active members who regularly participate in governance votes and discussions will receive various rewards, including tokens.

\$PTGR tokens held by PTGR AG cannot be used within the governance votes. That makes sure that only investors can choose their preferred options within the economics of the \$PTGR token.

VI.2.7 Gamification

VI.2.7.1 How it works

We have designed a virtual points system that will be the basis for advancing in the ranks. Different activities will yield a variable number of virtual points depending on the degree of contribution.

Token holders will acquire points via different means:

- Acquisition of services, with variable points depending on the service itself
- Completing learning resources in the Academy
- Generating high quality content such as learning resources
- Referring new users to the PTGR ecosystem

Each activity will yield a different amount of points depending on the value it contributes. For example, completing a beginner course in the Web3 Academy will yield a fairly low amount of points, while spending \$PTGR tokens on services will grant higher amounts to the user.

VI.2.7.2 The strategic role of gamification within the PTGR ecosystem

Gamification in the PTGR ecosystem is more than a user engagement tool - it drives broader ecosystem growth by creating a self-sustaining cycle of participation, contribution, and reward.

- **Alignment with ecosystem goals:** The points system aligns user activities with PTGR's strategic objectives, ensuring that individual contributions directly support platform growth and success.
- **Enhanced token utility:** As points are tied to ecosystem activities, the utility of the \$PTGR token is indirectly bolstered by increased service usage, token staking, and governance participation.
- **Increased user retention:** The points system incentivizes users to remain active within the ecosystem, continuously contributing value through referrals, content creation, and service engagement.
- **Content and knowledge expansion:** High-quality contributions, such as learning resources and analysis, enrich the ecosystem's knowledge base, enhancing its value for all users.
- **Community growth:** Referrals and participation incentives expand the user base, creating a network effect that strengthens the ecosystem's reach and influence.

VI.2.7.3 Target groups and benefits

For retail users, gamification elements such as badges, ranks, and achievements, will be integrated to boost engagement. A social network-like environment will allow users to share progress, display achievements, and interact with other learners. Professional investors and high-volume users will gain a wide \$PTGR token offering tailored, alternative incentives for high-volume contributors and professional investors. These include:

- **Exclusive consulting services:** High-point earners, such as professional clients, gain access to advanced consulting services, including personalized portfolio optimization, in-depth market reports, and strategic advisory sessions. For example, a professional investor with a high points balance receives priority access to PTGR's team for quarterly investment strategy reviews.
- **Access to premium tools and analytics:** Points can be redeemed for premium features, such as proprietary market analytics, sentiment analysis tools, and early access to ICO opportunities. Clients can use their points to unlock real-time data feeds and risk management tools tailored to their portfolio.
- **Fee discounts and rewards:** Points can be used to unlock additional fee reductions for SDAA services, consulting packages, or Academy subscriptions, creating direct financial incentives.

VI.2.8 Staking

VI.2.8.1 Staking within the ecosystem

Because the \$PTGR token has a limited total supply and distributes staking rewards to its holders from a dedicated reward pool, we must address the challenge of the pool eventually running out. To promote a healthy reward economy that can support continuous payouts, we will introduce several mechanisms to achieve this goal:

Buybacks: We will initiate buybacks with a percentage of the revenue generated, which will reduce the current circulating supply in the short term, making the token scarce and thus more valuable. The tokens that are bought back will then flow back to the staking pool to be paid out as rewards.

Alternative rewards: We are planning on implementing another mechanism to offset the impact of reduced token payouts through alternative rewards which we will be offering to token holders. For example, a user from Tier 3 can choose to get a higher discount on all services provided by PTGR for a specific duration instead of receiving their token payout.

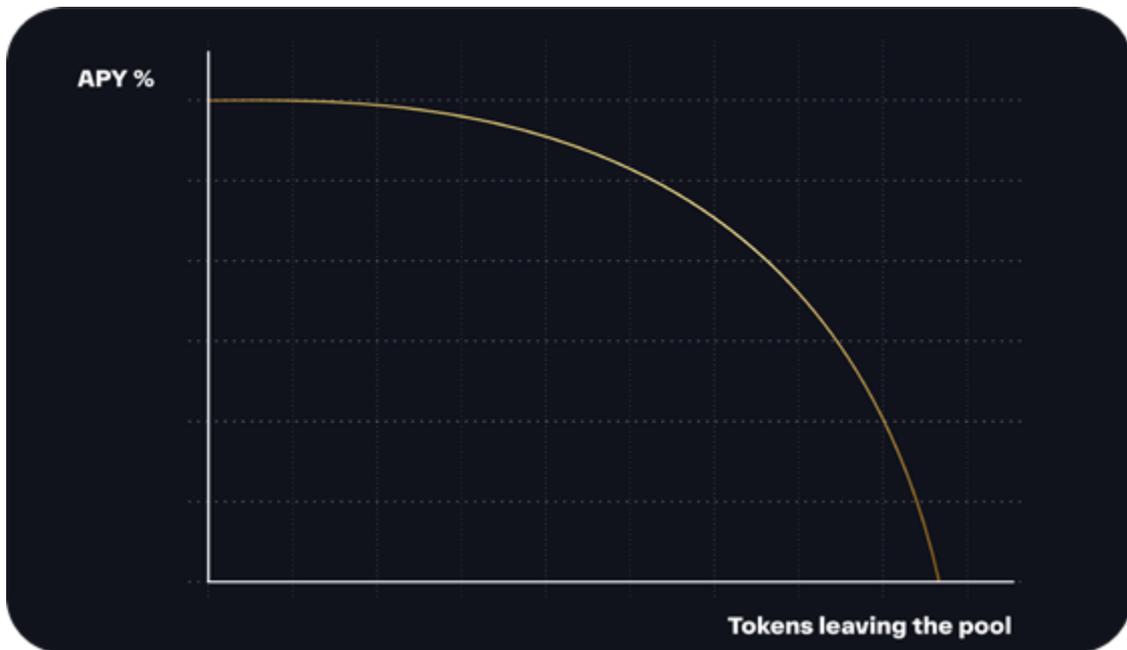
We are currently working on a concept that will provide a good middle ground between the alternative rewards we can offer and the token payouts to ensure we can maintain an equilibrium providing long-term incentives for users to be active within the ecosystem.

Dynamic APY rewards to sustain the token pool: The \$PTGR token has a capped total supply, which helps maintain economic health by preventing dilution, however, it also limits the total rewards available since the pool is finite. Without effective mechanisms to maintain equilibrium, such as buybacks (which alone can be insufficient), the tokens in the pool would eventually be depleted.

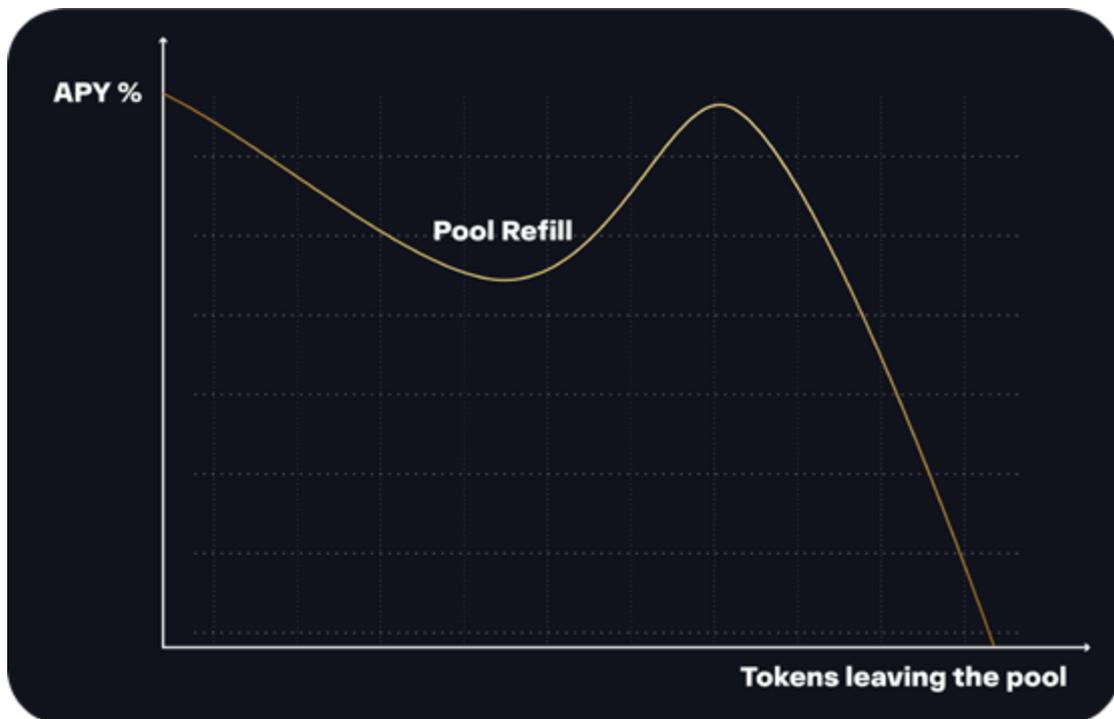
To ensure the sustainability of the rewards pool, we are implementing a dynamic mechanism that guarantees the pool remains balanced by reducing the rewards distributed to token holders as the pool's token reserves diminish and increasing them as new tokens are added to the pool.

The fundamental idea is that as the number of tokens in the pool decreases, rewards for users will gradually decrease. Adjustments will occur automatically at specific intervals by a separate smart contract, aligning with an evaluation of the pool's status and buyback activities. By doing so, the rewards system ensures sustainable payouts while reflecting the pool's current state.

Below is a simplified graph that illustrates the relationship between the rewards paid to users i.e. the annual percentage yield APY (vertical axis) and the tokens leaving the reward pool (horizontal axis). As tokens are depleted from the pool, the rewards are reduced.



This graph, however, does not account for token buybacks or pool refills. For example, if a refill occurs in the third quarter, the graph adjusts to reflect restored equilibrium and the maintenance of higher reward levels. If the rewards pool has reached 70% capacity after a quarter, which can be assumed to be a critical threshold, Tier 1 rewards may reduce from 1% to 0,5% until the pool is replenished. After a buyback, the pool is replenished (e.g to 90%), increasing the %APY to 1% again.



Additionally, initiating a buyback positively impacts the token's market value. Following the principles of supply and demand, the token's price rises if demand remains steady. This means that even if the number of tokens distributed as rewards decreases, the increased value per token could result in consistent or even higher monetary returns for holders.

As the ecosystem continues to grow and demand for \$PTGR tokens increases, the overall monetary value of rewards will also rise. Furthermore, since \$PTGR tokens are utilized for ecosystem services, a portion of these tokens can be redirected back into the rewards pool without converting them to fiat. We plan to enhance the percentage of tokens dedicated to both buybacks and pool refills, further strengthening the reward system and sustaining its long-term viability.

Capped rewards: In order for the staking concept to work properly, we will introduce specific tiers for the staking rewards, which will cap the max tokens a user can lock and receive rewards on. For example, a possible tier structure can look like this:



*Note that the (%) APY is not fixed, but dynamic and it can vary across and within tiers. It will be adjusted depending on the total amount staked in the pool and the current amount of tokens in the staking pool. The rewards will adjust based on participation to ensure sustainability of the tokenomics model.

As seen in the table above, the maximum possible reward a user can get as (%) APY is based on a maximum of 500,000 \$PTGR tokens. Users who stake for more than one year become eligible for an additional fixed APY. Beyond staking rewards, long-term participants also gain access to higher discount percentages across the PTGR ecosystem serving as an added incentive to exceed the standard staking cap.

VI.2.8.2 Staking outside the ecosystem

We will also set up liquidity pools on decentralized exchanges (DEX), which will provide additional opportunities to earn. \$PTGR token holders will be able to become liquidity providers and get access to LP tokens (liquidity provider tokens), which will entitle them to a percentage of all fees traded via the liquidity pool of PTGR.

The Lending Module introduces an additional, external source of inflows that can support the sustainability of the reward pools. Because 20% of lending interest is reserved for the community and distributed in stablecoins - rewards funded by the lending interest waterfall. In practice, this means that stakers can receive stablecoin rewards derived from lending performance on top of any token rewards they may receive from other business lines. This dual structure reduces long-term pressure on the finite PTGR reward pool and links part of the staking yield directly to the growth of PTGR's lending activities, while keeping lending capital provision and credit risk on PTGR's side.

VII. Tokenomics

The \$PTGR token will offer users access to its comprehensive range of services while driving long-term value creation. A key feature of the \$PTGR token is the balance between buybacks and staking rewards. It is backed by multiple revenue streams, including SDAA profits, the future brokerage services and hedge fund, service fees from consulting, ICO Launchpad services and more. This diversified revenue model ensures that the deflationary nature of the \$PTGR token is sustainable over the long term and continuous reward distribution is possible.

VII.1 “Traditional” Buybacks

Buybacks are a central component of the PTGR tokenomics model, ensuring continuous demand for the token. A significant portion of PTGR's profits is allocated to token buybacks, which is expected to create consistent demand, reducing price volatility and supporting the token's value. Additionally, buybacks are essential to support the reward model that includes staking programs.

VII.2 Buybacks Lending Module Interest Waterfall

All interest generated by the Lending Module is distributed according to a predefined, transparent on-chain waterfall:

- 50% – Lending Pool
- Half of the interest remains within, or is re-allocated to, the Lending Pool. This grows the available lending capacity over time, strengthens the sustainability of the credit engine and helps offer stable borrowing conditions to end-users.
- 15% – PTGR Protocol Share
- 15% of the interest accrues to PTGR AG as protocol and operator revenue. This share finances the ongoing costs of running the Lending Module, such as legal and regulatory work, risk and monitoring infrastructure, technical maintenance and business development for new lending channels and jurisdictions.
- 20% – Community Rewards (paid in stablecoins)
- 20% of the interest is dedicated to the PTGR community as an additional reward stream. These rewards are paid out in stablecoins via the Reward Pool and allocated to stakers according to their share of the total staked PTGR and the conditions of their staking tier.
- 15% – Costs, Insurance and Reserves.
- The remaining 15% covers operational and servicing costs, contributes to insurance-style protections and builds specific reserves for the Lending Module. These buffers are designed to improve the robustness of the lending engine over the long term and to support prudent risk management.

The waterfall is enforced by smart contracts and visible on-chain. No single actor can arbitrarily redirect, delay or capture these flows, giving investors and regulators a clear, auditable view of how lending income is used to support both the Lending Module and the broader PTGR ecosystem.

VII.3 Gradual release of tokens

11% of the token supply will be sold via the crowdsale. Some tokens are reserved for ecosystem growth (e.g., team/advisory allocations, partnerships). These will be released gradually over

months/years based on milestones we achieve during our project development. The remaining tokens will be stored in different pools and will enter circulation through carefully controlled mechanisms, such as:

- Staking rewards
- Ecosystem incentives (airdrops, gamification, and community rewards)
- Liquidity incentives (for DEX/CEX trading pools)

Tokens will exit circulation through two mechanisms:

- When they are spent on services provided by PTGR.
- Buybacks: In order to balance the tokenomics, PTGR will intensify or lessen the buyback rounds depending on the token price, demand and circulating supply.

VII.4 Blockchain technology used

The \$PTGR token will be developed on the Base blockchain, an Ethereum Layer 2 solution built by Coinbase. Base leverages Optimistic Rollup technology, ensuring compatibility with the Ethereum Virtual Machine (EVM). This provides seamless integration with Ethereum-based tools, decentralized applications (dApps), and smart contracts, while improving transaction efficiency and scalability.

The Base blockchain offers multiple advantages, including lower transaction fees compared to Ethereum mainnet, faster transaction processing, and enhanced scalability through rollup technology. Additionally, Base benefits from the security and reliability of Ethereum, as all transactions are ultimately validated and settled on the Ethereum mainnet, reducing risks for users and developers.

With full EVM compatibility, Base supports core functionalities such as staking, governance participation, and fee discounts within the PTGR ecosystem. The infrastructure also facilitates efficient transaction handling for various ecosystem components, including the Web3 Academy, gamification program, and ICO Launchpad, ensuring low-cost reward payouts and smooth user interactions.

Base's scalability, security, and Ethereum integration make it an ideal platform to support \$PTGR's token utility, ecosystem expansion, and user engagement. By adopting Base, PTGR ensures a highly accessible, robust, and future-proof blockchain infrastructure tailored to meet the needs of both retail and professional clients.

VIII. The PTGR AG company

Based in Switzerland's renowned Crypto Valley, PTGR AG is a premier digital asset service provider with a proven track record in strategic digital asset management. Specializing in blockchain and cryptocurrency investments, PTGR AG delivers a comprehensive suite of services, including portfolio management, Web3 consulting, Strategic Digital Asset Allocation (SDAA) strategies, and blockchain and cryptocurrency education.

Over the years, PTGR AG has achieved remarkable growth, significantly expanding its customer base and forging strong partnerships across the FinTech sector. Its strategic alliances include collaborations with Swisscom, GIZ, and various government institutions. Additionally, the company holds privileged access to exclusive ICO opportunities in emerging markets across Africa, Asia, and South America.

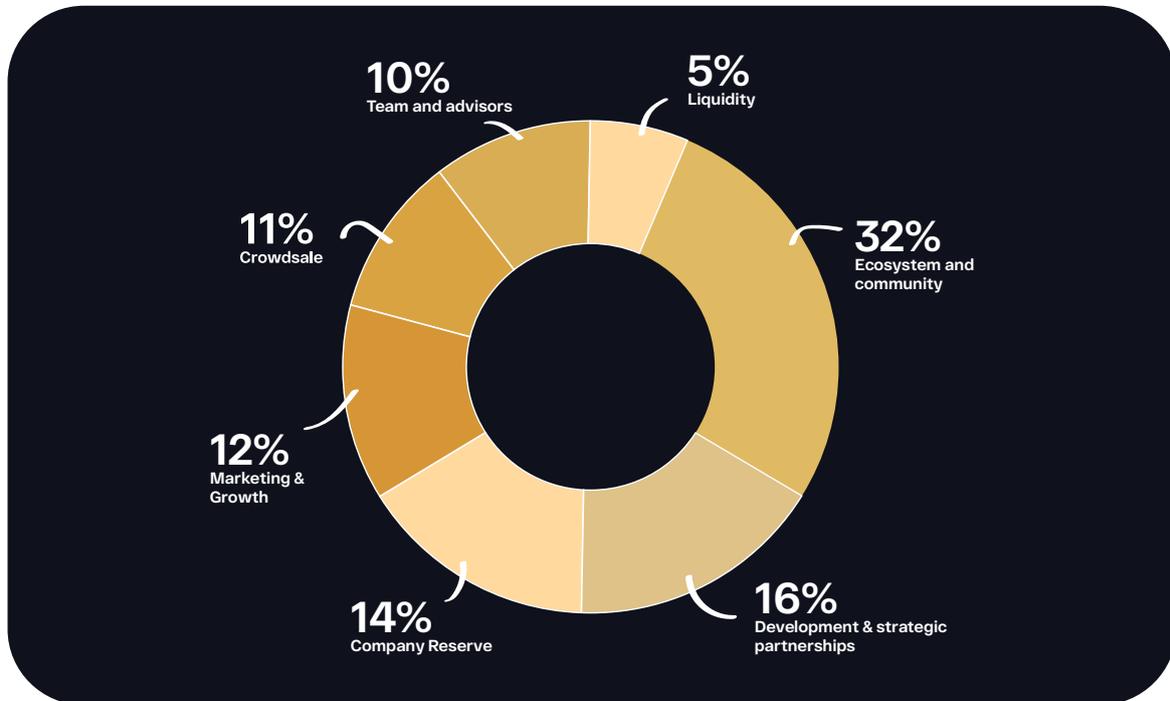
PTGR AG has a strong network of strategic partners. The company already collaborates with more than 25 top universities on degree and non-degree programs, runs an award winning crypto certified program and hosts seminars worldwide. PTGR AG further cooperates with Swisscom as B2B Partner in Switzerland, gaining access to 1 million clients and is currently building the biggest Web3 Platform in Africa, certifying 10,000 IT Blockchain professionals per year, educating more than 100.000 students and hosting more than 200 executive coachings. The company is also the first to tokenize valuable companies from Ethiopia and other African countries, providing unique access to token holders.

With its forward-thinking blockchain initiatives, PTGR AG continues to build on its success, aiming to further expand its reach and increase the total value of assets under management.

IX. Token sale

IX.1 Token distribution

A total of 888,888,888 \$PTGR token will be issued. These will be distributed as following



- **Crowdsale - 11%:** To raise the necessary capital to develop the PTGR platform and its supporting services.
- **Ecosystem & community development - 32%:** Will be allocated to ensure community growth and ecosystem expansion. This includes community rewards, staking rewards, developer grants, liquidity incentives, and bounties for those who contribute to the development of tools, dApps, and integrations.
- **Team and advisors - 10%:** These tokens will be reserved for the team and advisory board.
- **Development & strategic partnerships - 16%:** Tokens allocated here will cover ongoing technological advancements, integrations with other platforms, partnerships with DeFi projects, exchanges, and more. This also covers strategic relationships that can help PTGR enter new markets or industries.
- **Company Reserve - 14%:** A portion of the supply will be kept in reserve to be used for future opportunities or unforeseen expenses. These may include:
 - Ecosystem growth and development
 - Strategic partnerships and collaborations
 - Liquidity support during high demand
 - Additional incentive programs
 - Emergency and contingency funding

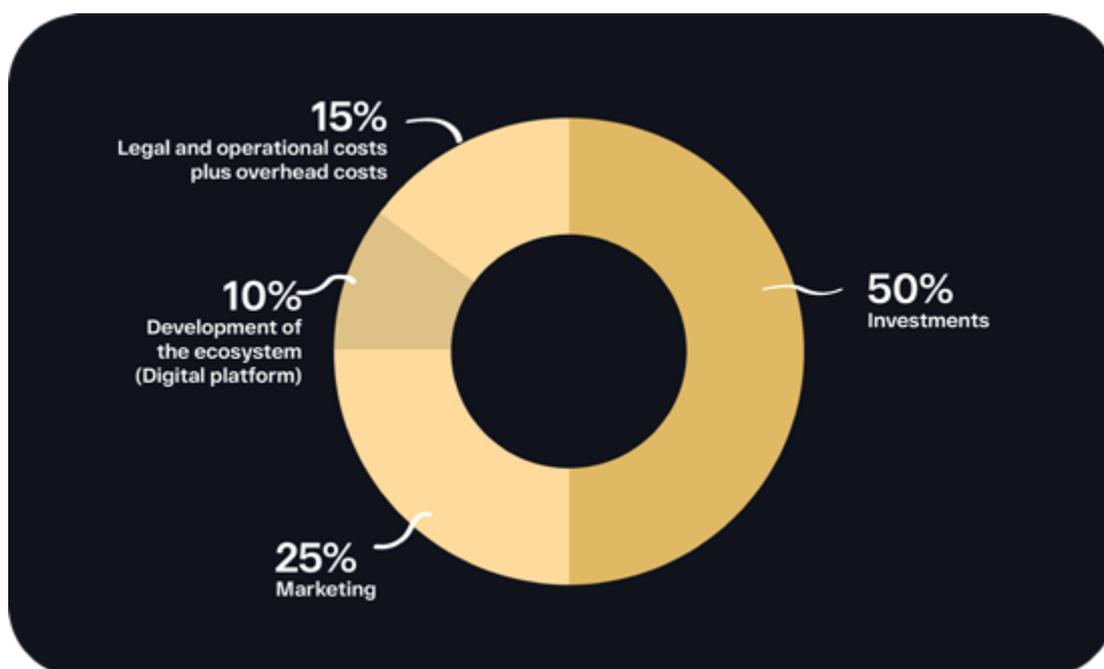
To maintain trust and transparency, we will commit to capped liquidation limits of 20% of the reserve tokens per single quarter, regular audits and updates on the status and usage of reserve tokens. The reserve tokens will only be liquidated after governance approval, pre-defined conditions (e.g specific price volatility of 20% up or downswings in 24 hours), market conditions that result in liquidity shortages such as low trading volume across exchanges. pre-defined milestones or emergency situations.

- **Marketing & Growth - 12%:** Marketing funds will be crucial for driving adoption, both within the crypto space and in mainstream audiences. These tokens will fuel PR campaigns, influencer partnerships, event sponsorships, and large-scale ad campaigns to grow the community and increase token visibility.
- **Liquidity - 5%:** These tokens are needed for exchange listing to facilitate trading of the token.

IX.2 Funds distribution

The funds collected on the crowdsale from selling 20% of the total token distribution will be distributed as following:

- **Investments - 50% of the total funding:** Half of these funds will be converted into BTC and stored as reserve, while the remaining 25% will be dedicated to taking rewards and ecosystem development.
- **Development of the ecosystem / digital platform - 10% of the total funding:** This can vary greatly depending on the planned functionality scope and collected funding. Mostly used to create the digital platform we suggested earlier, but not only.
- **Marketing - 25% of the total funding:** Marketing costs can be anywhere between one third and one fourth. This also depends on the project's plans and go-to market strategy.
- **Legal and operational costs plus overhead costs - 15% of the total funding:** It is good to have additional funds for any unforeseen costs that might arise, as well as for other costs.



X. Roadmap

MARCH 2025

- Official white paper release
- Website development
- Smart contract development
- Smart contract audit
- Start community building and marketing

JULY-AUGUST 2025

- Private sale
- Start of the technical development with the collected funds
- First investments

Q4 2025

- Listing of the token on exchanges
- Beta version of the PTGR ecosystem and user feedback
- Official launch of PTGR ecosystem
- Integration of token use cases
- Launch of the brokerage model

Q2/Q3 2026

- Introduction of the new functionalities based on the priority list

APRIL-JUNE 2025

- Regulatory and Legal Sign-off by FINMA

SEPTEMBER 2025

- Main sale

Q1 2026

- New partnerships, listing on a CEX Tier 1

Q4 2026

- Ecosystem expansion
- Launch of the hedge fund

XI. Advisory board



Dr. Pan Grosse-Ruyken is an experienced expert in the fields of supply chain management and digital finance, blockchain and artificial intelligence. He is CEO of PTGR AG, where he develops digital solutions for private and institutional clients, especially in the area of Web3 and tokenization. Previously, he held senior positions at UBS and Credit Suisse, where he was responsible for strategic marketing, business development and risk management. In addition to his entrepreneurial activities, he is an active university lecturer and author of several specialist publications on digital finance and SCM strategies.



Jochen Moninger a geography graduate with an MBA from EMST Berlin, is an experienced development worker who has spent decades working with local organizations in West and East Africa. As Country Director in West Africa and later Head of Innovation at Welthungerhilfe, he created and led the organization's global social business portfolio with award-winning innovations such as the Child Growth Monitor, a new method for detecting child malnutrition using digital technology. Today, he is Head Africa at PTGR AG.



Rolf Schmied is an experienced entrepreneur and financial expert with many years of experience as CEO of Guthirt Treuhand AG in Zug, where he founds, transforms and advises companies. Previously, he held management positions in the sales and financial services sector, including at DEC Digital Equipment Corporation and AFT Finanztreuhand. He has extensive further training in management, sales and business management and brings extensive experience in consulting, team management and strategic business development. specialist publications on digital finance and SCM strategies.



Dr. Miklos Scholl born on 26 March 1976 in Budapest, studied human medicine at the Johann Wolfgang von Goethe University in Frankfurt am Main from 1996 to 2003 and received his license to practice medicine in 2004. In 2008, he set up his own practice as a specialist in urology in Bad Homburg v. d. Höhe. Since July 2017, he has lived and worked in Switzerland, where he continues to work as a urologist. In addition to his medical career, he has been involved in the field of digital assets since 2020 and has been a co-investor in PTGR AG since 2021.



Prof. Dr. Elmar Steurer collaborates with PTGR AG in educational programs (degree and non-degree programs), is Professor of Finance and Controlling at Neu-Ulm University of Applied Sciences and has been a member of the Board of Directors for Internationalization since 2024. Previously, he was Dean of the Faculty of Business and led research projects on renewable energies and entrepreneurship in developing countries. Prior to his academic career, he held management positions in the treasury of RWE, Daimler and BMW. He received his doctorate from the University of Karlsruhe. His dissertation is released as a textbook covering the forecasting quality of exchange rates using Econometric Methods versus Machine Learning and Neural Networks.

XIII. Risks and concerns

Risks of external attack

Unfortunately, scammers are very creative and inventive in their attempts to hack online websites of all kinds. Hackers are focused on finding and exploiting potential weaknesses. Attacks also extend to the open source algorithms of smart contracts, which is why we must consider the risk of attempted hacking of our platform.

Risks of not getting a widespread adoption

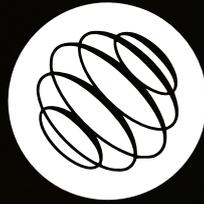
We warn you that we do not guarantee that the project will achieve widespread adoption.

Regulatory risks of blockchain industry

The blockchain industry is in the initial stage of its regulation. Governments of countries are in the process of studying blockchain technology, and some countries impose restrictions. New laws that might come into force in the future could significantly affect the activities of blockchain projects, including PTGR. We warn you that such laws can significantly limit and even stop the project activity, we are not responsible for the negative consequences associated with the possible regulation of the industry in the future.

Financial risks

Contributions in cryptocurrency projects carry a big risk. \$PTGR tokens, like any other cryptocurrency, are subject to strong volatility and may decrease in value significantly. We are not responsible for any fluctuations in the value of the token on exchanges. We do not guarantee that there will be an opportunity to exchange \$PTGR tokens for fiat. \$PTGR tokens can be used only on PTGR platforms or where the token is listed; they do not grant you the right of voting or ownership in the PTGR project. The PTGR project does not guarantee any income, you can incur significant losses.



PTGR
The Future Of Finance



**SHAPING THE FUTURE
OF DIGITAL FINANCE**

Scan To Get Started



PTGR AG
Ibelweg 18a
CH-6300 Zug



info@ptgr.io