

Problem: The Top 20 OECD Countries have a \$78 Trillion Pension Deficit. To reduce pressure on governments, consumers need to be enabled & persuaded (not forced!) to save privately in a system that can be trusted to remain "Always Fully Funded"



"Unfunded government pension liabilities for twenty largest OECD countries is \$78 trillion"



Insurance based pension providers are now being downgraded due to rising capital costs (caused by costly fixed guarantees)

History shows that there is an extremely popular & market proven solution which has now been re-enabled by modern technology



"academics even argue that with a few new upgrades, a modern tontine would be particularly suited to soothing the frustrations of 21st-century retirement."



"Tontines are simple to understand and could be much less costly (for consumers) than annuities because the risks are not taken onto the balance-sheet of an insurer."

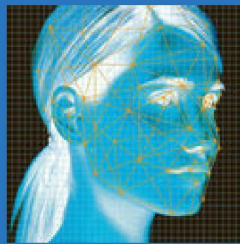


"(A Tontine) enables investors to earn a type of guaranteed alpha not available in any other asset class."

"(TontineTrust is the first mover and has a) multi-trillion-dollar global retirement income market in their sights" - Forbes Magazine



**Peer-to-Peer Risk Sharing**



**Biometric Authentication**



**Secured by Distributed Ledger Technology**



**Managed by A.I.**

- Existing \$350 Bn per year Annuity products are deeply unpopular with consumers
- Tontines historically reach 50% market penetration due to the "Lottery Like Appeal"
- Consumers benefit from higher yields due to up to 90% lower costs than incumbents
- Potential **\$1 Trillion** market segment within a decade using a Platform model
- Project backers obtain immediately liquidity through a traded instrument

See: <https://TontineTrust.com> & <https://TON.Money>



**TontineTrust**  
Live Long & Prosper