

# Problem: The \$100 Trillion Global Pensions Crisis



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



Private pension product providers are now being downgraded due to rising capital costs & lower than expected returns

## The Solution has already been identified



"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."

Introducing:

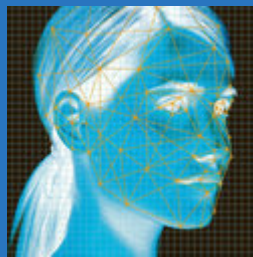


# TontineTrust

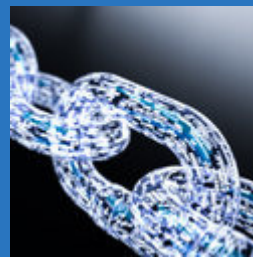
Live Long & Prosper



**Peer-to-Peer  
System**



**Biometric  
Authentication**



**Secured on the  
Blockchain**



**Managed  
by Machines**

- Existing \$350 Bn Annuity market dominated by highly cost inefficient incumbents
- Tontines historically outsell Annuities by **5 to 1**
- Tontine Trust has first mover advantage, offers **40%** higher return than incumbents
- Potential **\$1 Trillion** market segment within 20 years
- Token Sale + SAFT for US Participants which is a major target market for Tontines
- A Bonus system will reward long term TON\$ investors