VERDT medium

INVESTOR PRESENTATION

Contractual buyback with a 24, 36 or 48-month lock-up. Quarterly VERDT rewards. Full settlement at maturity.

Three products, different terms

Clear investment thresholds apply to new agreements.

Product	Amount	Mechanism
Small	Up to and including EUR 1,000	Standard token, no fixed buyback
Medium	Above EUR 1,000 and below EUR 80,000	Lock-up, VERDT rewards, buyback at maturity
Large	From EUR 80,000	Individual security, buyback / conversion

EUR thresholds are model equivalents. Signed terms govern. Related tranches are aggregated.

Returns by contract term

Rewards accrue on the growing VERDT balance. All tokens are bought back at maturity.

Term	Rate p.a.	Total return	Buyback on EUR 4,000
24 months	6 %	12.65 %	EUR 4,505.97
36 months	6.5 %	21.34 %	EUR 4,853.63
48 months	7 %	31.99 %	EUR 5,279.72

Effective annual return: 6.14 / 6.66 / 7.19%. Before tax and token rounding.

EUR 4,000 for 36 months

Illustrative investment at 6.5% p.a., with quarterly rewards in VERDT.

EUR 4,000	EUR +853.63	EUR 4,853.63
At EUR 0.20 per token, the investor locks 20,000 original VERDT.	12 quarters × 1.625% of the balance. Total increase: 21.34%.	Buyback of 24,268.151579 VERDT at maturity. Effective annual return: 6.66%.

Rights arise under a separate agreement. Settlement depends on LTD’s financial capacity.

How EUR 4,000 is allocated

LTD funds rewards and technology from its own resources. The agreed investor price is unaffected.

Use of funds	Share	Amount
Loan to APF Malta	80 %	EUR 3,200
Distribution	3 %	EUR 120
Technical costs	As budgeted	Not quantified
Reserve before technical costs	17 %	EUR 680

17% reserve before technical costs. The VERDT reward inventory is tracked separately.

Financing generates interest income

The model assumes full drawdown and regular interest receipts.

Level	Principal / rate	Annual interest
LTD → APF Malta	EUR 3,200 / 12 %	EUR 384 for LTD
APF Malta → operating SPV	EUR 3,200 / 14 %	EUR 448 for Malta
APF Malta’s gross margin	2 percentage-point spread	EUR 64

Land is held separately from the operating SPV. Its operations must cover interest, repayments, essential investment and reserves.

Buyback coverage: a three-year example

Assumes full loan repayment and LTD costs of 2% of the investment per year.

Cash item	EUR
Principal + opening reserve	3,880
Interest / ongoing costs	1,152 / −240
Cash available before buyback	4,792
Buyback of all VERDT at maturity	4,853.63

EUR −61.63

LTD’s own funding shortfall before tax, losses and technical costs.

With a 5% loan loss, the gap is EUR 221.63. Further costs and VERDT purchases add to it.

Lock-up and quarterly rewards

A lock-up replaces a pooled pledge. The cash claim against LTD is unsecured.

Quarterly VERDT	One maturity date	LTD’s own resources
Reward = current balance × r / 4, including rewards already credited.	Original and additional VERDT remain locked until the agreed term ends.	LTD provides the VERDT reward inventory and cash to buy back all tokens.

A lock-up is neither a pledge nor a payment guarantee. The tokens belong to the investor.

External distribution: 3% total commission

LTD pays commission on the original purchase price received. Reward VERDT attracts no further commission.

Role	Rate	Example: EUR 4,000
Lead generation and meeting arrangement	1 %	EUR 40
Completing distribution with required authorisation	2 %	EUR 80
Total, including both roles	3 %	EUR 120

Payable within 5 business days of receipt. Advances may be agreed. Completion requires the lock-up.

Review the documents before investing

The programme requires legal review, secure lock-up and evidence of LTD’s own funding.

01 Agreement: N0, fixed price P, rate, quarterly rewards and maturity. Buyback only at maturity.

02 Technology: lock-up audit, actual reward transfers, service provider and delivery against payment.

03 Reporting: token balance, rewards, TX hash, total buyback obligation and LTD’s own reserves.

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Use of VERDT sale proceeds

Basic purpose from the white paper

The proceeds from the sale of VERDT will be used by the issuer to finance the subsidiary’s acquisition of agricultural assets, agricultural operations and the token project, including exchange listings, liquidity and marketing. Liabilities arising from asset acquisitions and operating liabilities relating to the operations of the issuer and its subsidiary will be paid.

Subsidiary: APF Malta Real Estate Limited (APF Malta).

Terms and legal information

Working version dated 16 October 2026. Sales and payments are not active. New contractual terms will be assessed against the white paper before launch. This does not confirm regulatory approval or listing.

This crypto-asset marketing communication has not been reviewed or approved by any competent authority in any Member State of the European Union. The offeror of the crypto-asset is solely responsible for the content of this crypto-asset marketing communication.

Before individually agreeing a programme, review the current white paper, legal classification of contractual rights and complete agreements. These terms are proposed, and their consistency with the white paper is assessed before the offer starts.

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