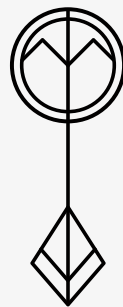


IMMO 

MANIFEST

VER. 0.8
NOVEMBER 2018



IMMO MANIFEST



WORLD RESERVE CRYPTOCURRENCY SECURED
BY INTRINSIC VALUES

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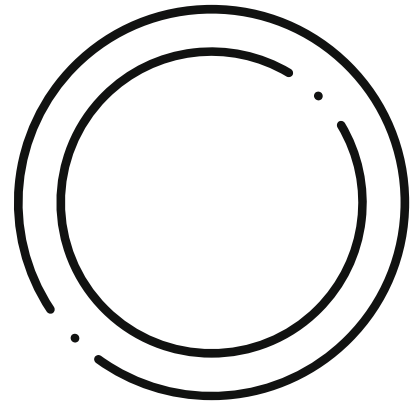


THE ROOT PROBLEM WITH CONVENTIONAL CURRENCY IS ALL THE TRUST THAT'S REQUIRED TO MAKE IT WORK. THE CENTRAL BANK MUST BE TRUSTED NOT TO DEBASE THE CURRENCY, BUT THE HISTORY OF FIAT CURRENCIES IS FULL OF BREACHES OF THAT TRUST. BANKS MUST BE TRUSTED TO HOLD OUR MONEY AND TRANSFER IT ELECTRONICALLY, BUT THEY LEND IT OUT IN WAVES OF CREDIT BUBBLES WITH BARELY A FRACTION IN RESERVE.

— SATOSHI NAKAMOTO

IMMO Executive summary

Money has infiltrated our lives so deeply that without it our modern economy would be completely unable to function.



1971

In 1971, President Nixon ended the link between gold and the dollar. Countries could no longer rely on the gold standard, and the Bretton Woods Agreement was ended. However, the US dollar retained its role as the international reserve currency.

There is a complete monetary infrastructure wherever modern man is located. And that infrastructure is at a local and global level. It is impossible to imagine a country without its own currency.

This traditional monetary system has always traditionally been orchestrated by a narrow band of bankers and financiers who consider their interests over those of the majority. The central banks continue to issue money that is unsecured by any assets which cause savings to lose their real value.

Previously, countries signed the Bretton Woods Agreement in an attempt to provide a stable monetary system and avoid exchange rate manipulations, by using fixed exchange rates. The US was defined as the international reserve currency, and the price of gold was linked to the dollar.

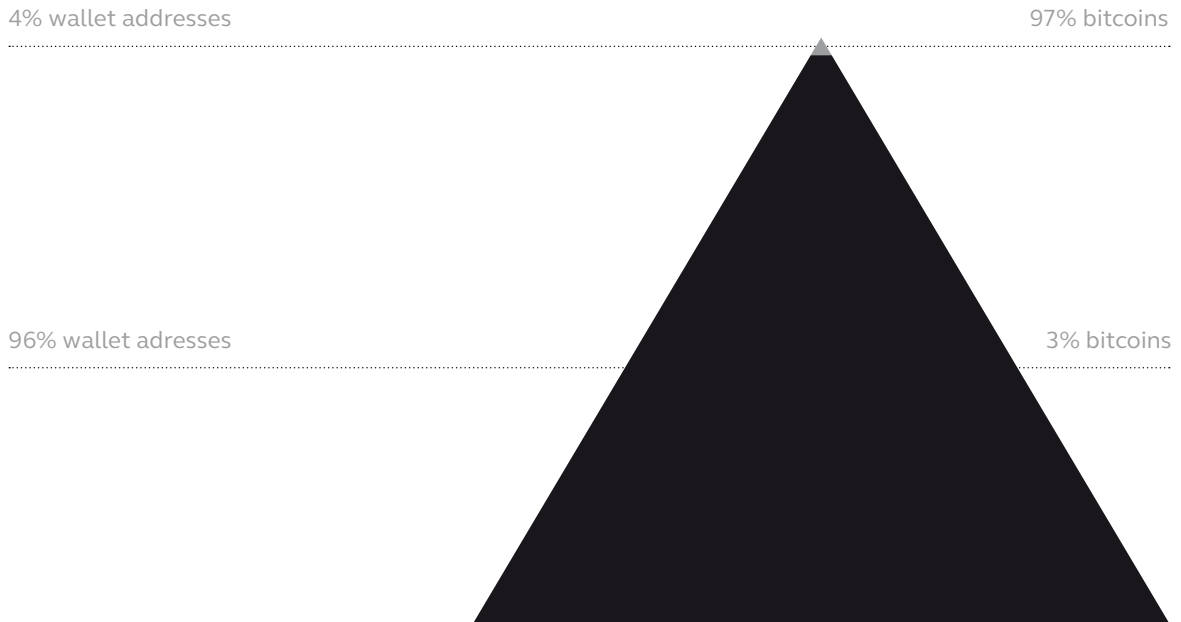
2008

In 2008, a global financial crisis prompted Satoshi Nakamoto to create a new kind of currency that didn't rely on a centralized bank to issue it. This new currency, or cryptocurrency as it was now known, was called Bitcoin.

Bitcoin was based on the principles of decentralization, equal rights for all participants, and no requirement for intermediaries for any cryptocurrency transactions. In addition, it allowed full public knowledge of all cryptocurrency transactions made. Unfortunately, as interest in cryptocurrency grew, the market became flooded with speculators and fraud, particularly for ICOs. As the cryptocurrency market has evolved outside of the current financial framework, there has been no proper regulation which has led to fraud and market manipulation.

IMMO Executive summary

The democratic principles established by Nakamoto have also been swept away as 97% of all Bitcoins belong to just 4% of wallet addresses.



The majority of cryptocurrencies are not secured by anything, and the concept of their value is based on expectations of their potential. Among other things, in the cryptocurrency market there is no proper regulation and formed legal framework, which is the root cause of fraudulent projects and market manipulation. These and other problems constrain the spread of cryptocurrencies and make it difficult for them to be widely accepted as a convenient means of payment.

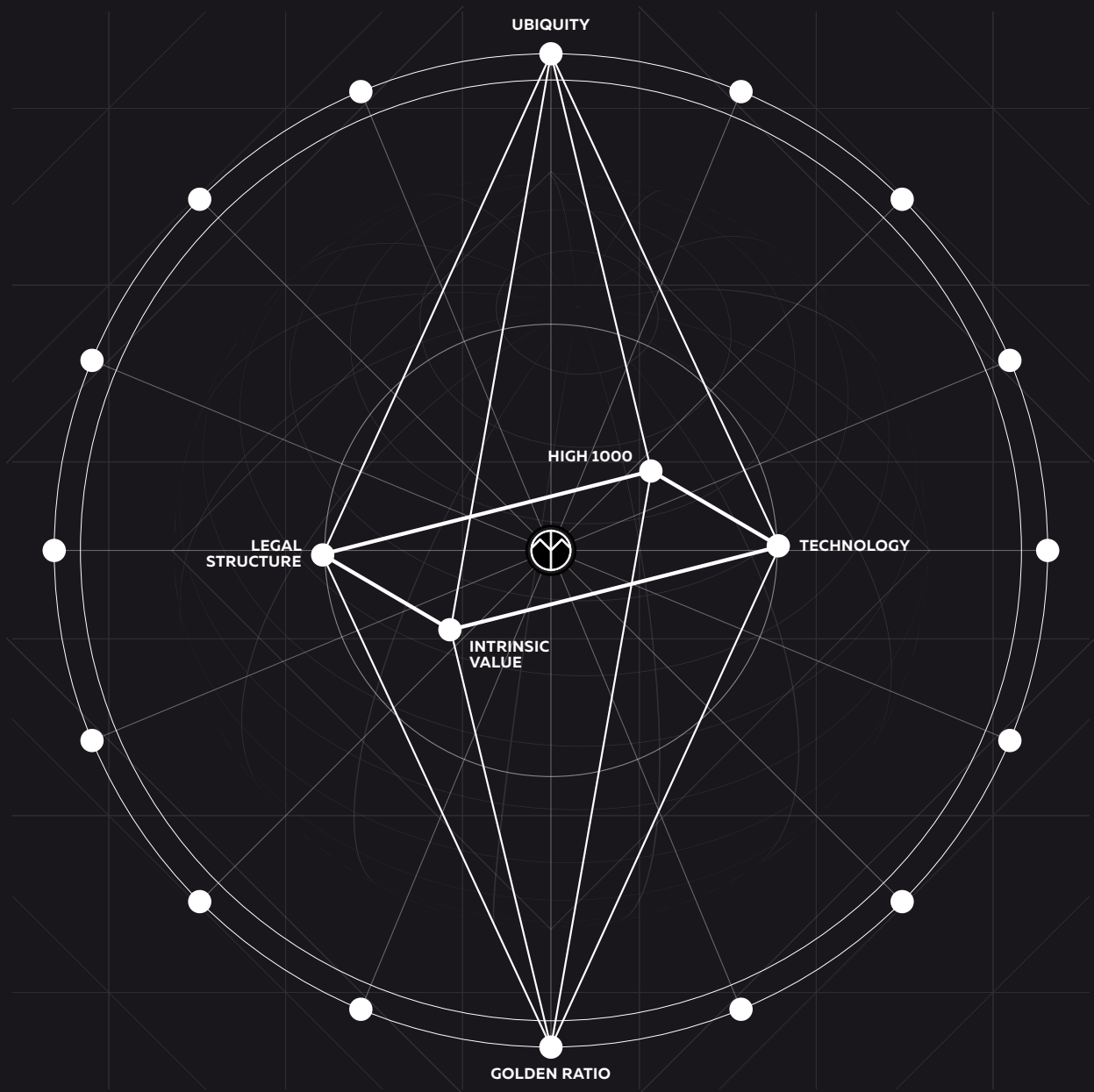
To combine both the “normal” economy and the crypto economy, IMMO proposes that it will become a world reserve cryptocurrency. IMMO’s value will be backed by real-world material assets that reflect its fundamental value. This backing is possible thanks to a unique legal structure where ownership of a token guarantees the owner legal rights and gives them the ability to vote concerning the development of the IMMO project. Through a decentralized and open community

of crypto experts and Evangelists, IMMO creates a solid Foundation of trust and security for all token holders. The global mission of IMMO is to make the cryptocurrency market transparent and safe for all its participants and to solve key issues that undermine the trust of people and authorities:

- The uncontrolled issue of cryptocurrencies or tokens, which makes it possible to conduct price manipulation.
- The absence of a fundamental value, which equates the value of the currency or tokens to zero in case of their use outside the Issuer’s system.
- The absence of a legitimate legal structure, which effectively deprives the investor of any real protection in relation to the Issuer.
- Fictitious decentralization, in which the critical mass of tokens is controlled by a small group of individuals.
- The anonymity of the participants of the system, attracting funds, virtually eliminating the prosecution of the perpetrators and making it possible to implement fraudulent schemes.

The solution to these issues will be based on the trust of society and States in regards to blockchain technology and the projects based on it. Such an approach should also ensure the loyalty of banks and other significant participants of the traditional financial system, whose regulatory policy affects the dynamics of the cryptocurrency market and blockchain technology.

IMMO Octahedron Fundamentals



The IMMO-asset, which is located in the center of the octahedron, is built with six designated vertices. Intrinsic value, Legal structure, Technology and the High1000 are the tools that will allow IMMO to achieve the global goal of mass distribution - Ubiquity, and become the Golden Ratio in the crypto - economy space.

IMMO Octahedron Fundamentals

The qualities of the perfect
IMMO reserve currency:

UBIQUITY

The massive legal use of the
IMMO crypto currency in global
transactions

GOLDEN RATIO

The IMMO cryptocurrency is a Golden Section of
traditional and cryptocurrency assets - it solves the
problems of each of them through the synergy of all
characteristics. This is due to how it combines all the
criteria of investment qualities visible in the «magic»
triangle; «profitability - risk - liquidity». IMMO is both a
profitable risk-free asset and a liquid asset.

IMMO tools

INTRINSIC VALUE

Most modern tokens are not backed
by anything. Their value is based on
expectations about the generation
of future cash flows, which cannot be
accurately measured. As a result, these
tokens have no fundamental value. The
IMMO token carries an internal value,
being the guarantor of the legal rights
of the token holder to objective values
expressed as the material equivalent and
owned by the IMMO FOUNDATION. The
emission of IMMO tokens will occur in an
amount corresponding to an objective
assessment of the resources that back it.

HIGH1000

Traditionally, the right to manage and make decisions
in cryptocurrency projects have been the privilege
of founders and the development team. But this
model of management does not contribute towards
decentralization. IMMO's High1000 will become a
decentralised community that will democratically
be in charge of all project initiatives. The High1000
is a community of the strongest representatives of
the crypto-industry and the most active participants
of the project, who make the greatest material and
intangible contributions to the development of the
world cryptocurrency and contribute to its spread. Full
transparency and openness of the High1000 community
will be implemented through a smart contract.

LEGAL STRUCTURE

The Lack of full legal support and
coordinated solutions creates uncertainty
in the cryptocurrency market, which leads
to many negative consequences. Approved
by the Central Bank of the Czech Republic,
confirmed by BDO and audited by Deloitte,
IMMO's legal structure will ensure maximum
safety of the rights of participants around
the world, and the regulation of the rules
of interaction within IMMO will clarify the
relationship of all participants in the project.

TECHNOLOGY

Life does not stand still, and only startups that keep
up with the times survive in the highly competitive
market. Only some cryptocurrency projects will be
able to continue their existence outside the ecosystem
of blockchain technology. While the IMMO concept
will remain unchanged, the technological base will
change with the advent of new, more advanced tools.
Blockchain is a new stage in the development of
technologies in the 21st century, IMMO is a concept
beyond space and time: its foundations are eternal
and unshakable.

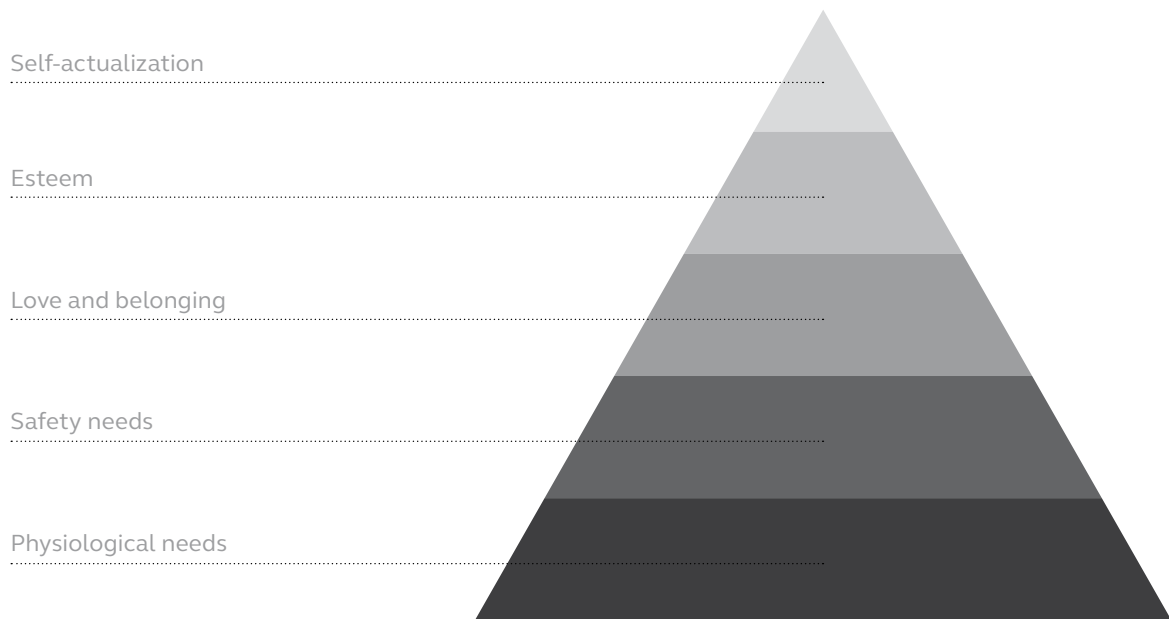
3.1 Intrinsic value



I EXPECT THAT OVER THE NEXT FEW YEARS THE INDUSTRY WILL STABILIZE, AND WE WILL SEE FEWER TOKENS ISSUED AND MORE PROJECTS THAT PAY MORE ATTENTION TO PROVIDING VALUE, AND THERE WILL BE MORE CORRELATION BETWEEN FUNDAMENTAL VALUE AND PRICE.

— VITALIK BUTERIN

Intrinsic value



According to famous sociologist Maslow, we all have certain primary needs that we must fulfill. At the lowest level, we need water, food, shelter, and clothing. And accordingly, our lives are directed at ensuring that these most basic needs are met.

In the modern world, our needs are usually fulfilled by paying for them with money made directly or indirectly from working. The prices we pay are the monetary measure of the value of a good when it is acquired. The more an item costs, the more value it appears to have. It may seem that the higher the price, the greater the relative value of the product. However, in today's world, much of what we buy is overrated and more highly priced than their true value. This is because marketing makes things attractive to its audience, and the more people want to buy them the higher the price becomes. Price cannot act as an objective measure of value because it does not reflect the true worth of the goods.

Price is based on the laws of supply and demand and is a biased measure of the goods importance. If the goods are more in demand, they will attract a higher price. The price only reflects the monetary component of things, and their real importance is shown in their value.

Intrinsic value

Philosophy gives us the following: “Intrinsic value has traditionally been thought to lie at the heart of ethics. Philosophers use a number of terms to refer to such value. The intrinsic value of something is said to be the value that thing has “in itself,” or “for its own sake,” or “as such,” or “in its own right.”

In finance

Intrinsic value refers to the value of a company, stock, currency or product determined through fundamental analysis without reference to its market value.

If a currency has no intrinsic value, it will fail because people understand that it does not give any guarantees for retaining its value if the currency is used for future transactions or savings. IMMO’s solution is to establish a fundamental value for a token which is not subject to the laws of supply and demand or market changes. This independence of the token from the market value creates intrinsic value, and thus provides a safe-haven asset which is a characteristic of reserve currencies.



In addition, the issue of IMMO tokens is always secure and is limited because of its intrinsic value, which determines the fundamental value of the token. Detailed information about the token’s intrinsic value is given later. The fundamental assets that contribute to the intrinsic value are real estate, land, water, and technology.

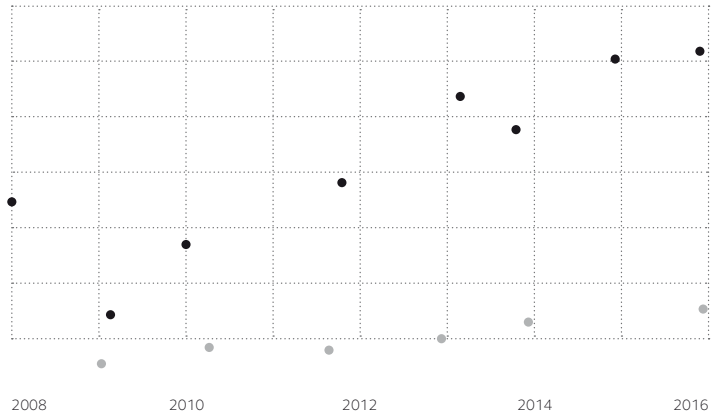
Real Estate

● ●

482% **80%**
 Real Estate Growth S&P 500 Growth

FTSE NAREIT ALL REITs vs. S&P 500, Growth in Percentage, Jan 1, 2000-Dec 31, 2015 (dividends reinvested).

www.crowdestate.eu/home



01

Real estate is one of the four key asset classes (next to stocks, bonds, and money market instruments)

02

Real estate investments are providing long-term capital growth and protection against inflation

03

Real estate is a secure investment that produces regular cash flow even in the worst times

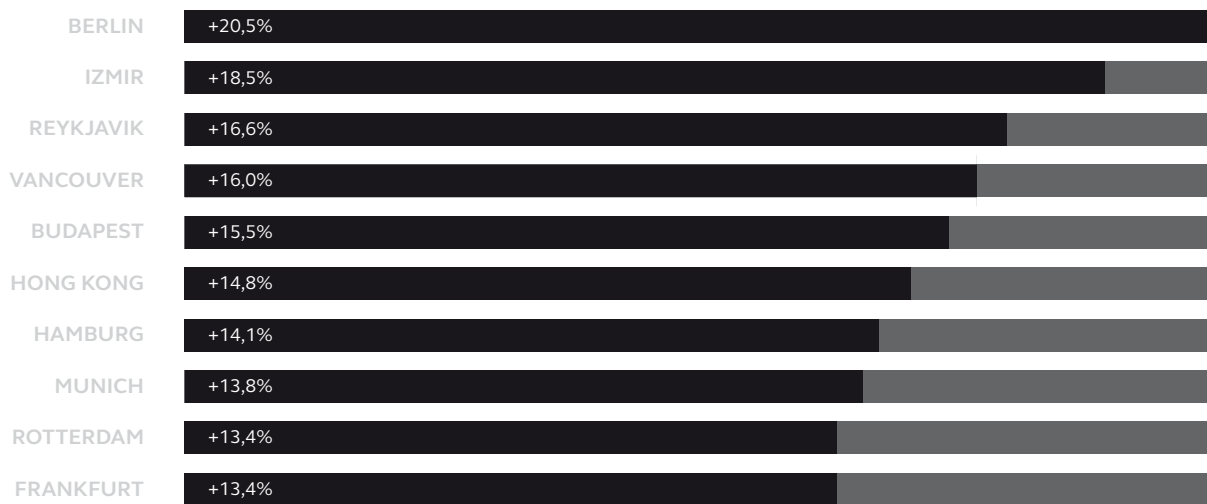
2025
4.263.700.000\$

The global real estate market is expected to generate a revenue of USD 4,263.7 billion by 2025, according to a new report by Grand View Research, Inc. This will be due to the increased demand for housing space, particularly in response to rapid urbanisation. Many developing regions in China, India, and various African countries have also contributed to the global demand for living space.

The real estate market is a complex economical environment with constant purchases, sales, renting, and leasing for both personal and commercial purposes. It is expected that improved rental options, governmental reforms, and lower mortgage rates will inherently increase activity in the real estate market of developing countries.

The world's hottest property markets

12-month percentage change in property prices by city (Q4 2016-Q4 2017)



Real Estate



Currently, 50% of the world's population live in urbanised areas. The United Nations expects this figure to reach 65% in the near future, converting towns into cities and cities into megacities. Real estate is the basis of the entire economy, as it embodies the

inviolable right to property. In the Maslow pyramid, the need for a domicile immediately takes precedence above primary physiological needs. Provided that a person has access to food, water and sleep, he will strive to find a place where he can stay on a permanent basis.

Top cities for real estate investment in 2018



CANADA

Vancouver
Toronto
Montreal

EUROPE

Berlin
Copenhagen
Frankfurt
Munich
Madrid
Hamburg
Stockholm
Luxembourg
Amsterdam
Dublin

UNITED STATES

Seattle
Austin
Salt Lake City
Nashville
Raleigh/Durham
Fort Lauderdale
Los Angeles
Dallas/Fort Worth
San Jose
Boston

ASIAN PACIFIC

Bangkok
Guangzhou
Ho Chi Minh City
Jakarta
Bangalore
Manila
Mumbai
Shanghai
Shenzhen
Sydney

3.1.2

Land

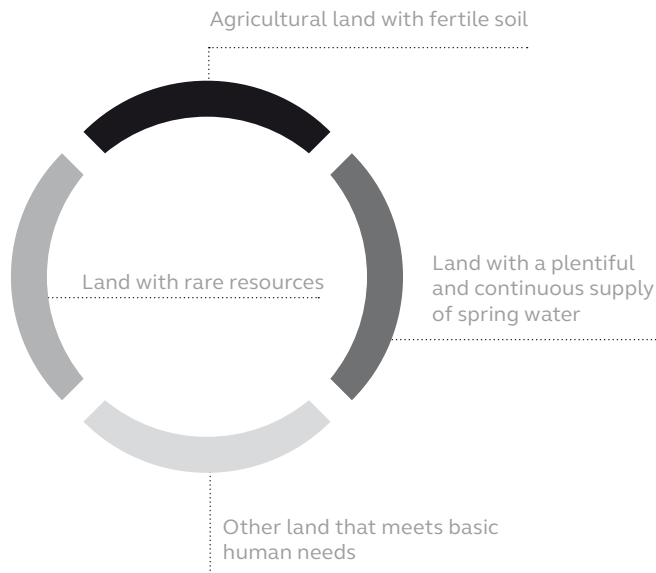
One of the main factors for ensuring the issue of IMMO tokens will be land

The reason is that land is a finite resource both in terms of acreage and in the context of its natural resources. Land and resources will continue to be required, both as our populations grow and as more resources are consumed.

That means land value will increase as demand increases to match population and resource requirements.

IMMO will purchase land that falls into four categories:

This connection to basic resources for a person is explained by the fact that they are of primary value to the individual. Therefore, the relevance of the acquisition of such resources, especially limited ones, logically explains the rapidly increasing demand for them. In accordance with the basic laws of microeconomics, when there is a limited supply, the price will grow up.



Land is a natural resource used in agriculture and essential for growing the food that keeps the world's population fed. Because of our ever-growing population, there is a corresponding growth in land value as there is only so much land that can be farmed.

The investment management of IMMO provides the possibility of profit from the purchased land and its associated resources through direct lease. Moreover, special agricultural land can be given to farmers, and land with resources can be given to mining and processing companies. These lease payments lead to an increase in the property value and, of course, the lease payments also generate additional cash flow for IMMO.

Thus, the increase in the cost of IMMO resources guarantees a constant increase in capitalization due to the rise in the price of the property.

2 500 000 000



Almost half the world's population live in the countryside. Around 2.5 billion people work in agriculture. Many countries and particularly developing countries rely on agriculture for economic growth. Developing countries produce roughly three-quarters of the world's agricultural value, yet only account for 30 percent of GDP.

Agriculture is reaping the benefits of technological innovation, and there is also a growing recognition among governments and donor agencies that agriculture must be the mainstay of any development Agency and of policies promoting economic growth. The reaffirmation of the sector's role in

development and growth provides a fresh impulse for growing investments that raise productivity and incomes in agriculture. *

Agency and of policies promoting economic growth. The reaffirmation of the sector's role in development and growth provides a fresh impulse for growing investments that raise productivity and incomes in agriculture.

Based on this agricultural land, pasture land and black soil will be bought. The areas will be valuable for food production allied with other resources required for agriculture. In the long-term, overpopulation and depletion of fertile soils will increase the demand for food, despite its limited supply. Food is a basic need, and as the trust will own a food-producing resource, its value can only grow.

Black soil has the best agronomic characteristics for growing a variety of different crops. Soil science and agronomic sciences continue to develop and improve land productivity as the agricultural industry becomes even more actively digitized.

3.1.2.2 Agriculture

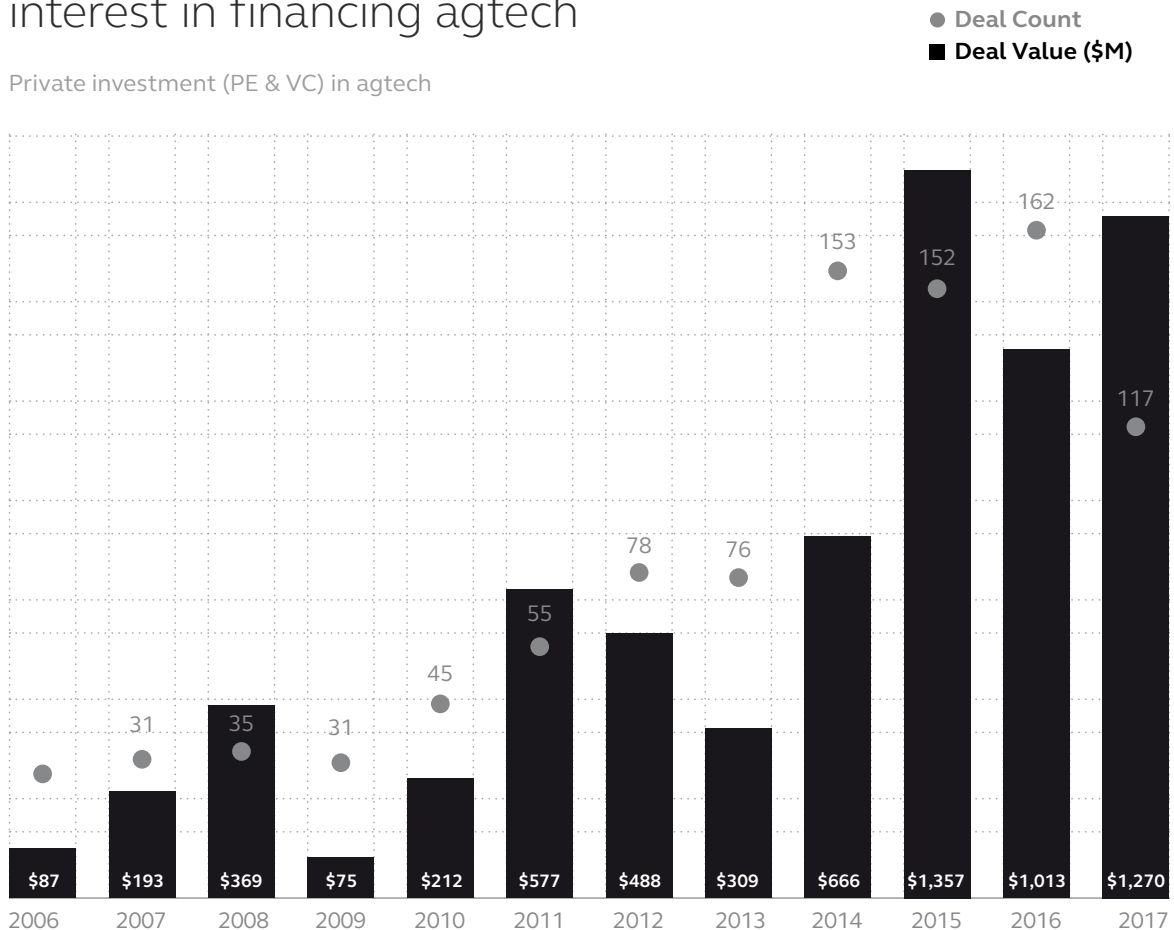
THE PRECISION AGRICULTURE MARKET IS PROJECTED TO GROW TO \$3.7B BY 2018, REPRESENTING A ~14% CAGR *

Agriculture was developed thousands of years ago. It allowed humanity to move from the hunter-gatherer way of life, which severely restricted population growth, to a farming life which allowed people to create settlements and with no real bar on population growth.

Agriculturally developed crops were also able to be grown all over the planet and in almost any environment. According to the report of the EY-Parthenon prospects for investment in agricultural crop industry:

Significantly growing interest in financing agtech

Private investment (PE & VC) in agtech



The agtech industry has been active in some form for more than a decade, but for purposes of analyzing the current agtech scene, a more helpful starting point is 2013. Dubbed “ground zero” by some

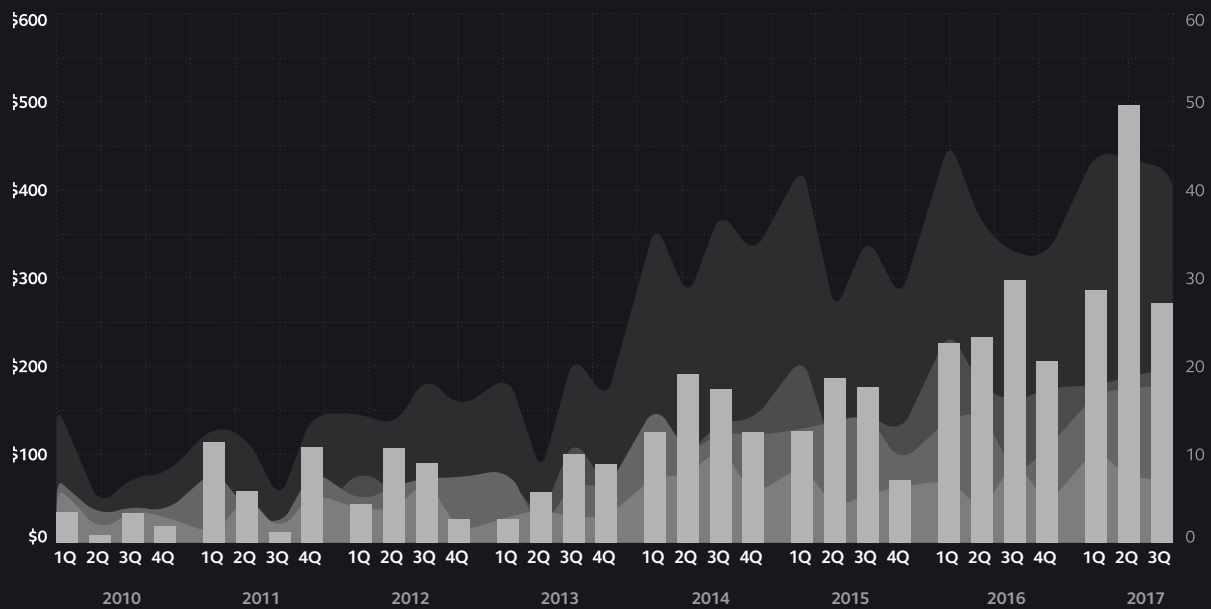
industry observers, it was in late 2013 when Monsanto acquired The Climate Corporation, along with its team of former Google engineers and data scientists, for around \$1 billion. Activity swelled following the deal, jumping from 76 investments totaling \$309 million in 2013 to 153 investments and \$666 million by 2014. Total value surged even higher in 2015 to \$1.4 billion, a record that will likely be eclipsed this year before the fourth quarter.

[www.parthenon.ey.com/Publication/vwLUAssets/pey-investing-in-the-agricultural-crop-industry/\\$FILE/pey-investing-in-the-agricultural-crop-industry.pdf](http://www.parthenon.ey.com/Publication/vwLUAssets/pey-investing-in-the-agricultural-crop-industry/$FILE/pey-investing-in-the-agricultural-crop-industry.pdf)

3.1.2.2 Agriculture

Venture financing powering the industry

Venture activity in agtech



- Later VC
- # of Deal is Closed
- Deal value (\$M)
- Angel/Seed
- Early VC

The EY reports show that venture financing has increased and aggrotech start-ups are now an attractive investment opportunity as they use modern technologies to optimize production.

Water



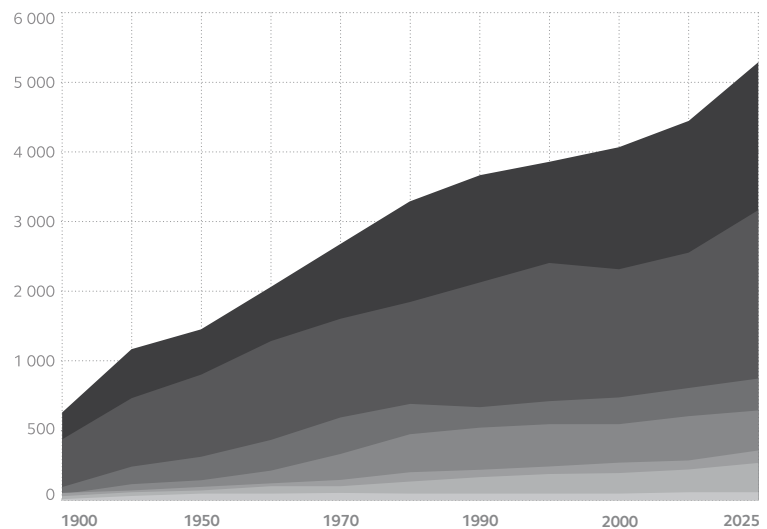
Water is an essential resource that we all need. Even now, in the technological era, about 1 billion people do not have constant access to water. That means that almost one in seven goes thirsty.

All sources of energy require water in their production processes: the extraction of raw materials, cooling in thermal processes, in cleaning processes, cultivation of crops for biofuels, and powering turbines to generate hydroelectricity. Worldwide water demand tripled during the past century alone. It's now doubling every 20 years. By 2025, it is estimated that half of the world's population will be living in water-stressed areas.

Global Water Consumption 1900-2025

By region, in billions of m³ per year

- World
- Asia
- North America
- Europe
- Africa
- South America
- Australia & Oceania



It is clear that water consumption rises in proportion to its demand and further population growth will continue to stimulate demand.

Investment in freshwater sources is important as prices for this finite resource will continue to increase with demand. This increase in the price of the investment improves the asset backing of the IMMO token.

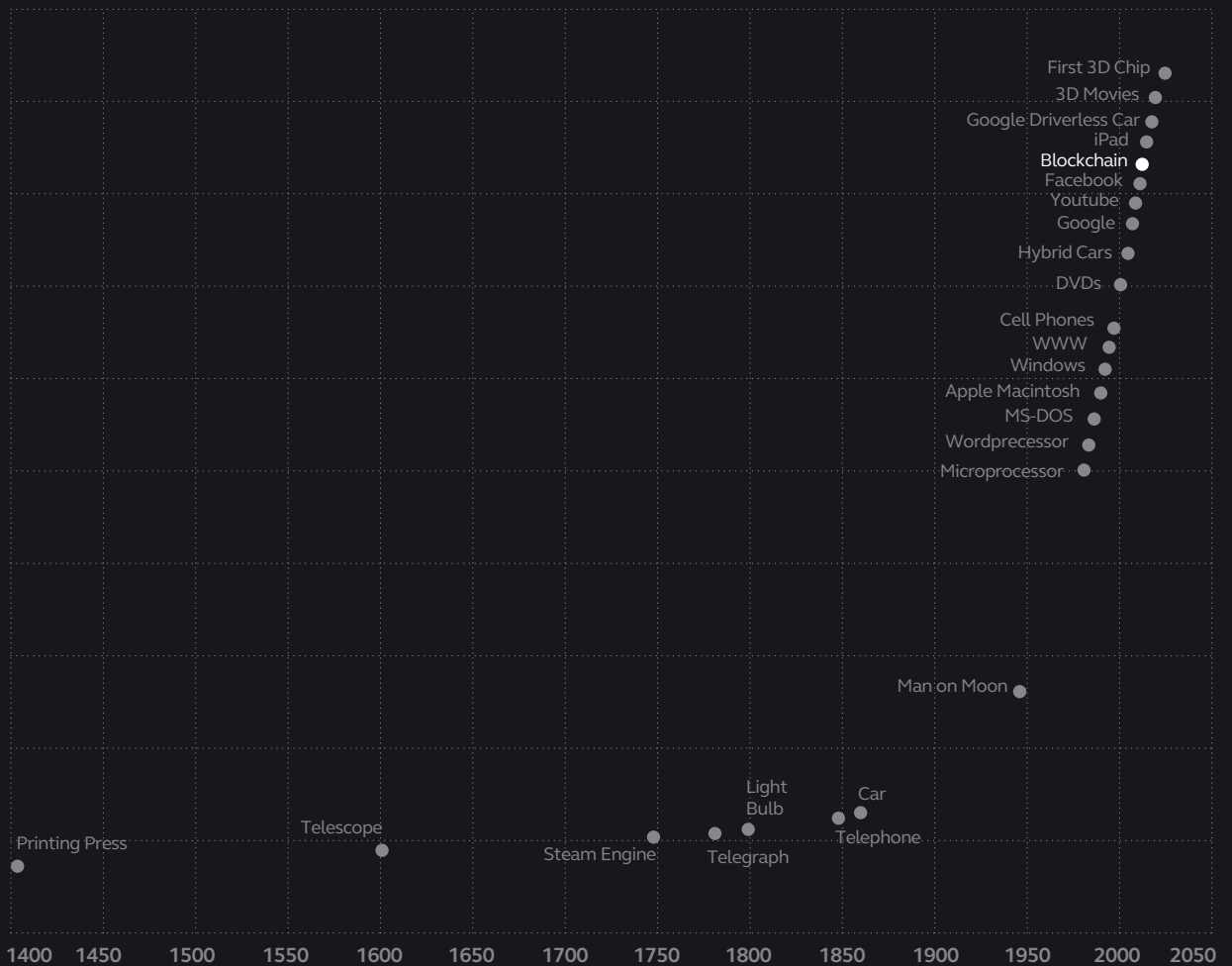
www.en.wikipedia.org/wiki/Water_scarcity
www.un.org/waterforlifedecade/water_and_energy.shtml
www.seametrics.com/blog/global-water-crisis-facts/

Technologies

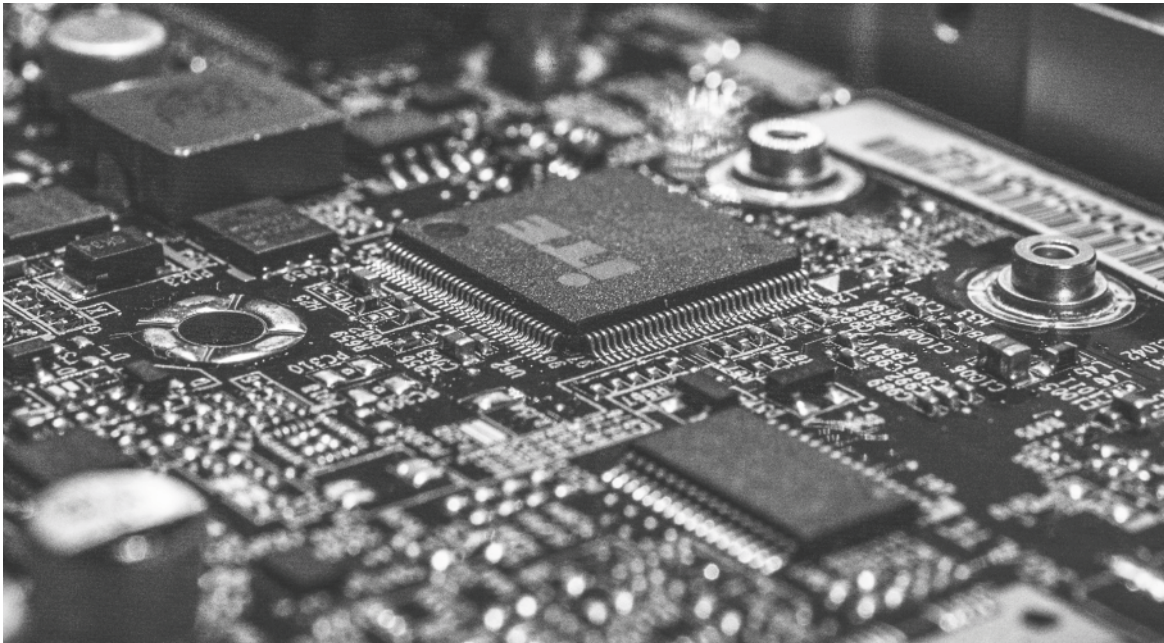


— ABRAHAM LINCOLN

THE BEST WAY TO PREDICT THE FUTURE IS TO CREATE IT.



Technologies



Through the Internet, almost everyone is connected. However, it's not just the Internet that has had a positive impact on modern life. Changes in technology for healthcare and agriculture have significantly improved our health and lengthened our lifespans.

The growth in human population is causing overcrowding and environmental issues which create a huge worldwide demand for solutions that will improve the environment and reduce issues of overcrowding.

In modern life, science provides the materials, systems, and resources that provide many people with a comfortable life. However, any failure in a city supported by this

massive technological backbone is accompanied by costs and disruption, and the bigger the failure, the more catastrophic it could become. That's why mankind constantly pushes the boundaries of science and technology. Without all our technological support the populations we have now would not be able to maintain at their current levels. Even if countries wanted to give up technology, they would fail because they would immediately be unable to provide all the required life-support services.

If there was a global disaster that removed technology from the world, many of the inventions of the 20th and 21st century would be unable to function. And yet this dependence on technology has allowed us to massively improve many people's quality of life and their working conditions.

Only by constant progress can society continue to prosper in the future. And for this reason, IMMO is paying special attention to this area of investment. Without better technology, a brighter future is completely unattainable. And the key areas that humanity needs to be looking at are healthcare and energetics.

3.1.4.1 Healthcare

Healthcare is actively looking to lengthen lives, save lives, and improve everyone's quality of life. This is done through the development of modern science and technology. IMMO sees vast potential in healthcare and will increase investment flow to this area to stimulate further progress in it. Numerous research studies report that due to population growth, and an increasing proportion of older people, there is going to be a significant increase in the cost of health services cost in the next few years. This means there will be an increase in demand for health services.



THE HEALTHCARE MARKET OFFERS A WIDE RANGE OF INVESTMENT OPPORTUNITIES AND A HIGH LEVEL OF PORTFOLIO DIVERSIFICATION. THESE ARE LIKELY FUTURE ADVANCEMENTS AND OPPORTUNITIES:

01

The medical services market

02

Medicines market, materials and hygiene products

03

Medical equipment and instruments market

04

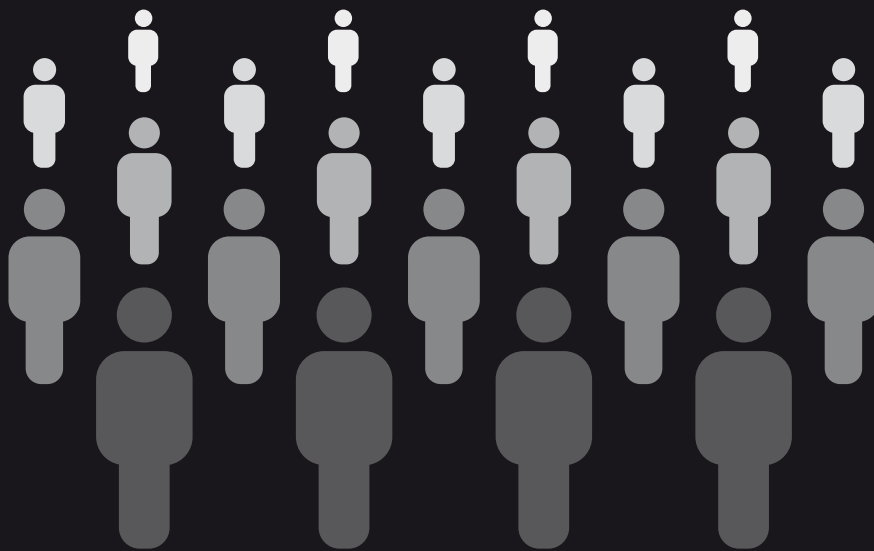
Scientific and technical developments market with associated intellectual labor

3.1.4.1 Healthcare

IMMO will not build further medical infrastructure or improve current clinics or health services. Therefore, the main focus will be on creating technological innovations and more advanced solutions that can fundamentally change the approaches of modern medicine. The healthcare market offers a wide range of investment opportunities and a high level of portfolio diversification. IMMO sees an opportunity for investment in the development of biotechnology companies and aims to establish its own group of scientists for research in this field within the IMMO R&D division. IMMO sees a promising introduction of blockchain into the healthcare sector to track a patient's data through medical institutions.

This approach will allow the aggregation of all kinds of data onto a single transparent network. Using it, doctors will see the full picture of a patient's diseases and various analyses.

Using the blockchain for medical records will ensure they are kept safe, cannot be lost, altered without patient consent, and mixed with other patient's data. At the same time, anonymous aggregation of the data will allow scientists to conduct very broad ranges of research into disease and remedies.



It will also ensure that, with a patient's permission, as the patient moves through different hospitals, clinics, and medical facilities their complete records are available to all.

Healthcare

The blockchain also has many other applications, which are presented in the table below:

HIE PAIN POINTS



Establishing a trust network depends on the HIE as an intermediary to establish point-to-point sharing and «book-keeping» of what data was exchanged



Cost per transaction, given low transaction volumes, reduces the business case for central systems or new edge networks for participating groups



Master Patient Index (MPI) challenges arise from the need to synchronize multiple patient identifiers between systems while securing patient privacy



Inconsistent rules and permissions inhibit the right health organization from accessing the right patient data at the right time



Varying data standards reduce interoperability because records are not compatible between systems



Limited access to population health data, as HIE is one of the few sources of integrated records

BLOCKCHAIN OPPORTUNITIES



Disintermediation of trust likely would not require an HIE operator because all participants would have access to the distributed ledger to maintain a secure exchange without complex brokered trust



Reduced transaction costs due to disintermediation, as well as near-real time processing, would make the system more efficient



Distributed framework for patient digital identities, which uses private and public identifiers secured through cryptography, creates a singular, more secure method of protecting patient identity



Smart contracts create a consistent, rule-based method for accessing patient data that can be permissioned to selected health organizations



Shared data enables near real-time updates across the network to all parties



Distributed, secure access to patient longitudinal health data across the distributed ledger

Healthcare

Visual representation of the blockchain ecosystem in the healthcare sector:

HEALTH ORGANIZATIONS DIRECT INFORMATION TO THE BLOCKCHAIN



Health organizations provide services to patients



Clinical data is tracked in existing health IT systems



Standard data fields and a patient's public ID are redirected to the blockchain via APIs

TRANSACTIONS ARE COMPLETED AND UNIQUELY IDENTIFIED



Smart contract processes incoming transactions



Each transaction is stored on the blockchain, containing the patient's public (non-identifiable) ID

HEALTH ORGANIZATIONS AND INSTITUTIONS CAN DIRECTLY QUERY THE BLOCKCHAIN



Health organizations and institutions submit their queries via APIs



Non-identifiable patient information (e.g. age, gender, illness) is viewable



Data can be analyzed to uncover new insights

PATIENTS CAN SHARE THEIR IDENTITY WITH HEALTH ORGANIZATIONS



The patient's private key links their identity to blockchain data



The private key can be shared with new health organizations

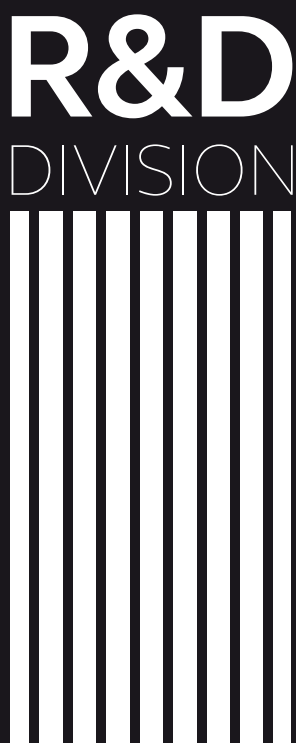


With the key organizations can then uncover the patient's data



Data remains non-identifiable to those without the key

8.7 000 000 000 000 \$



According to the research from one of IMMO's legal partners, Deloitte: «Global health care spending is projected to increase at an annual rate of 4.1% in 2017-2021, up from just 1.3% in 2012-2016.

Life expectancy is expected to increase from 73 to 74 between 2016 and 2021. That will bring the sector of the population aged over 65 to more than 656 million, or 11.5% of the total population. Much of the gain in global life expectancy is due to declining infant mortality.

Combined health care spending in the world's major regions is expected to reach USD \$8.7 trillion by 2020, up from USD \$7 trillion in 2015».

According to research, there will be a significant cost increase in medical services in the next few years. And with an aging and growing population, there will be a growth in demand for these medical services.

IMMO aims to establish its own group of scientists for research in this field within the IMMO R&D division, details of which will be given in section 3.6.1.3 of this Manifest.

According to research from Evaluate Pharma

World Preview 2017, outlook to 2022:

01

Worldwide prescription drug sales are forecast to grow at a robust 6.5% (CAGR) through 2022 to reach \$1.06trn

02

32% of the 2022 increase in sales will come from orphan drugs (+\$95bn)

03

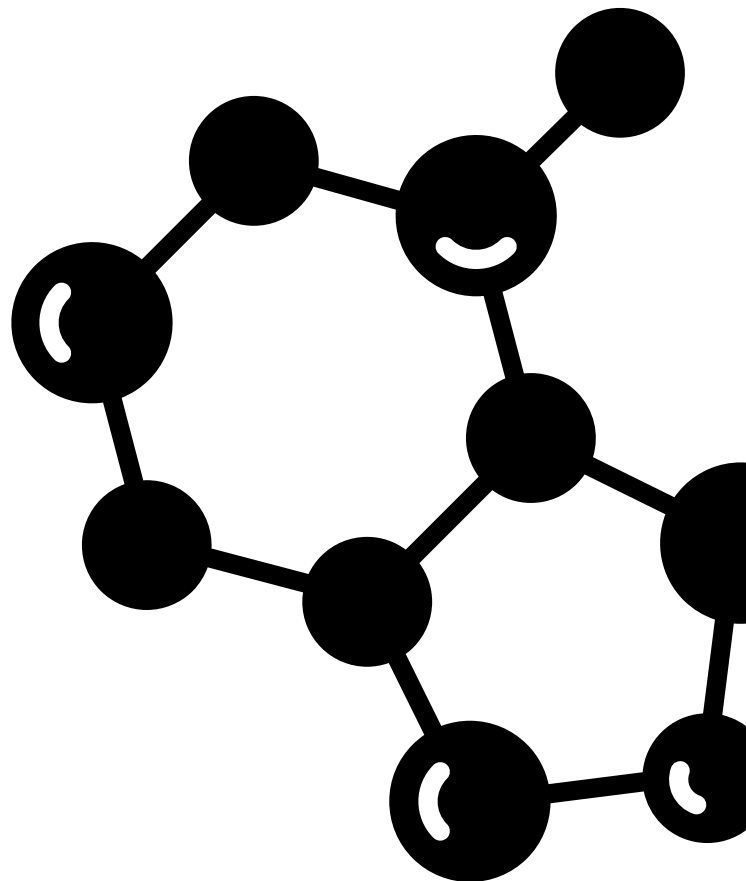
Biologics will contribute 52% of the Top 100 product sales by 2022

www2.deloitte.com/content/dam/Deloitte/global/Documents/Life-Sciences-Health-Care/gx-lshc-hc-outlook-2018.pdf
www.info.evaluategroup.com/rs/607-YGS-364/images/WP17.pdf
 CAGR — compound annual growth rate

Healthcare

Healthcare

The market for scientific and technological developments and intellectual work is also attractive for IMMO in terms of investment.



Again,
according to
the research
from Evaluate
Pharma:

57 900 000 000

Anti-diabetics is forecast to be the second biggest therapy area with sales of \$57.9bn by 2022

181 000 000 000

Worldwide pharmaceutical R&D expenditure is to grow by 2.4% (CAGR) to \$181bn by 2022

192 200 000 000

Evaluations find that oncology will remain the most dominant therapy segment in 2022 with an expected annual growth of 12.7% per year and sales reaching \$192.2bn in 2022

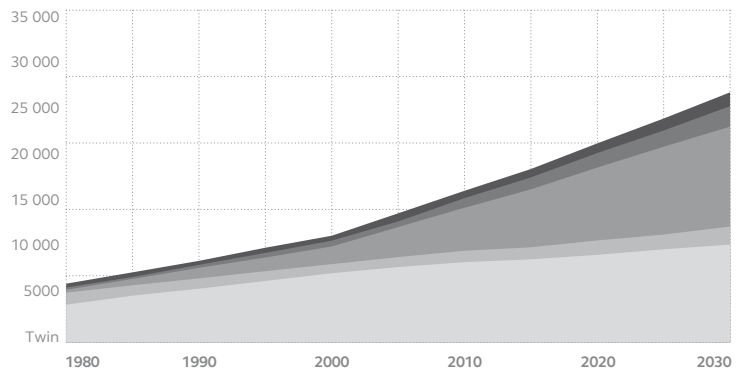
Healthcare is a key area of opportunity from a practical and technological point of view for improving the quality of life for many people

Energetics and renewable energy

Electricity plays a vital role in the construction and maintenance of our modern infrastructure. According to the 2017 edition of BP's Energy Outlook, global energy demand will increase by around 30% by 2035. That's an average growth of 1.3% per year which is due to the increasing prosperity of developing countries and partially offset by gains in energy efficiency. By holding assets that allows humanity to keep their infrastructure working, IMMO ensures an inherent payback period and high profitability.

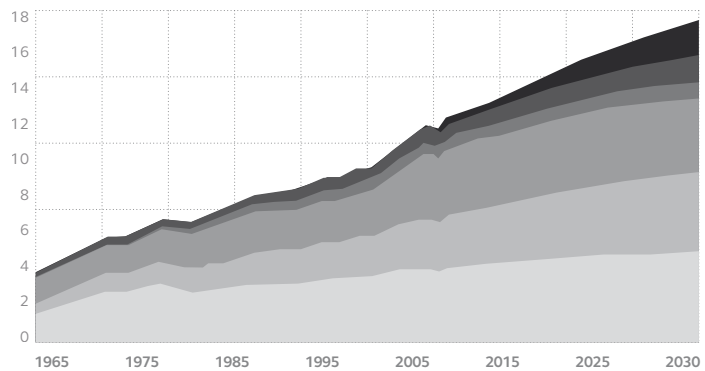
WORLD ELECTRICITY CONSUMPTION BY REGION

- Latin America
- Middle East & Africa
- Asia
- E. Europe/Eurasia
- OECD



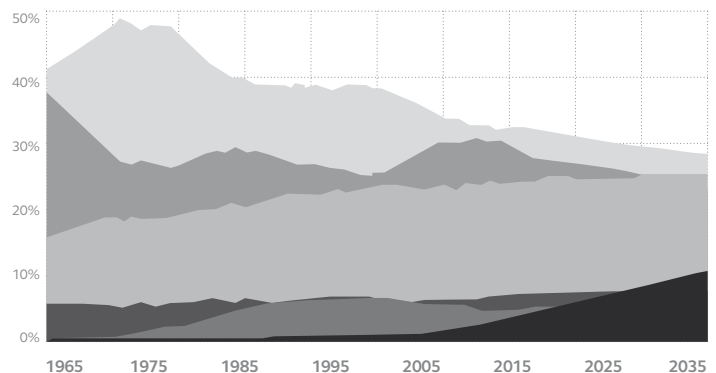
PRIMARY ENERGY CONSUMPTION BY FUEL

- Hydro
- Gas
- Renewables*
- Nuclear
- Oil
- Coal



SHARES OF PRIMARY ENERGY

- Hydro
- Gas
- Renewables*
- Nuclear
- Oil
- Coal



* Renewables includes wind, solar, geothermal, biomass, and biofuels

3.1.4.2 Energetics and renewable energy



WIND



WATER



SOLAR

As our planet's non-renewable resources are being depleted, research has been conducted into new ways to generate energy. And currently the most promising are renewables such as wind, solar, and water, as we have constant access to them. Renewables are projected to be the fastest growing fuel source, growing at an average rate of 7.6% per year and quadrupling over the forecasted period, driven by increasing competitiveness of both solar and wind. The development of new renewable energy has become irreversible, and therefore it is one of the directions of IMMO investment.

Technology

The foundations of cryptocurrency have been the work of philosophers and economists over the ages. The unique concept is further built on different fields of science. However, it's worth noting that IMMO is not simply a set of basic principles cobbled together from a variety of different sciences.

IMMO plans to create a modern technological infrastructure built on the blockchain, a relatively new technology that is capable of solving a number of complex storage problems in the field of data storage.

The stability of the foundations that stand behind the IMMO tokens allows the transfer of savings in the form of tokens in the long term. It's expected that despite any change in the market price of the token, its fundamental value will grow.

The IMMO project will initially be based on the blockchain 2.0 Ethereum. Next step will be the transition to the blockchain 3.0 EOS, which will provide higher transaction speed and scalability.

This transition will be carried out in compliance with the following criteria:

01

A number of projects will be successfully launched based on a stable EOS blockchain. More developers and technical specialists will then appear in the market and be available to build the technological base for projects on EOS.

02

The IMMO project will expand significantly, and the number of transactions will reach a critical mass, and require the simultaneous execution of a large number of transactions. This will require a move to blockchain 3.0 to provide minimum confirmation time for the transactions. When the IMMO cryptocurrency reaches a certain level and becomes commonplace the use of other blockchains will become irrelevant. This will be due to the large number of simultaneous transactions, and the provision of exclusive smart contracts and services on the IMMO blockchain. Creating our own blockchain will provide the highest degree of security, control, and flexibility in the system, which will minimize costs and optimize the processes occurring within the IMMO framework.

IMMO Ethereum smart contract

IMMO is based on
two smart contracts
on the main
Ethereum network:

01

High1000
Foundation
smart contract

Ethereum originally introduced the concept of smart contracts. Smart contracts hold predefined code that can automatically change data stored in a running smart contract, and interact with other smart contracts.

02

IMMO token
smart contract

Ethereum is an open blockchain and uses smart contracts to work as a decentralized computer. You are able to declare certain rules for working with different types of data, and smart contracts provide transparent operations and remove the need for intermediaries.

17/10 2017

BYZANTIUM HARD FORK

Ethereum is supported by a huge number of successfully launched projects. It also has an active developer community which allows you to get fast feedback to debug the system or find specialists who can build the system in the best way and take into account IMMO's development preferences.

Each smart contract is designed with the ability to add new features or modify existing ones. An opportunity to create updated smart contracts on the Ethereum network appeared after the hard fork Byzantium on October 17, 2017. Smart contracts can update their code and correct any errors that might occur. When the code in a smart contract is updated, the associated historic data remains the same, as does the smart contract address.

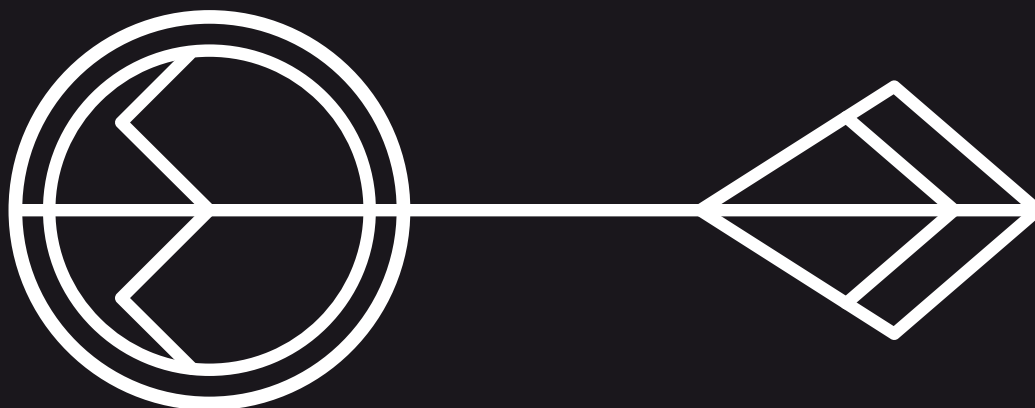
In the future, smart contracts will be lockable, and that will make the contracts watertight and unchangeable with strictly defined rules of operation. Decisions to lock contracts will be taken by the IMMO community.

3.2.1.2 The High1000 Foundation smart contract

The High1000 Foundation smart contract is a register of all members of the High1000 Foundation and is the core of the High1000 Foundation community ecosystem

THE MAIN FUNCTIONS OF THE HIGH1000 FOUNDATION SMART CONTRACT ARE:

- 01** Storing and managing the details of High1000 Foundation members
- 02** The basis for making collective decisions on the IMMO project development strategy
- 03** Voting on specific initiatives within the framework of the IMMO project development
- 04** Determination of the number of tokens that High1000 Foundation members receive at different stages of token issues (IDRs)



The smart contract High1000 Foundation is strictly prescribed in the IMMO statute. This forms a solid legal basis for the entire High1000 Foundation community.

3.2.1.3 IMMO token smart contract



The IMMO smart contract is responsible for the entire IMMO tokenomics.

It complies with the ERC 20 standard, which means IMMO tokens can be used in a wide variety of Ethereum wallets and on trading exchanges. The smart contract's emission control rules are tied to the token sales round and the assets that are backing it in the IMMO trust.

The main functions of the smart contract for the IMMO token are:

01

ERC 20 standard compliance

02

Conducting rounds of token emissions

03

Token emission control

04

Declaration and management of the IMMO trust assets

05

Provide the ability to exchange tokens for real assets on the balance sheet of the IMMO trust

3.2.1.4 Q/A procedures

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00000011 00100 10000001110110010011000100011001100010011000000111
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1000100110000001 011100110100 0111 11 010011000100011001100010011
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0 1001100010001100 10001001100000011100 001110010 111011001001100
```

Concerning the quality control of smart contracts, we need to highlight the following points:

- 01** Testing of the smart contract code is covered by different types of tests which minimizes the errors in the developed contracts.
- 02** The tests will run automatically after any contract code is changed. This automates the process of code quality control and minimizes the human factor.
- 03** As well as the pre-written tests, all contracts are tested and debugged on an Ethereum test network called Rinkeby. The Rinkeby test network works in the same way as the main Ethereum network. That means you can create the same contracts with the same conditions as in the main Ethereum blockchain.



**USE CASE: ASSET
MANAGEMENT PLATFORM**

AMP

Use Case: Asset Management Platform (AMP)

An asset management platform is one of the IMMO ideas and is based on the existence of:

01

The Master Contract acting as a repository for tokens and implementing the standard ERC20 interface

02

A set of trusted contracts which are given the right to manage the Master Contract tokens, as well as the right to declare various types of assets.

Declaring contract assets creates the possibility for securing these assets as the backing for issued tokens

The master contract with its associated trusted contracts provides flexibility and allows the platform to be changed and extended. It also allows contracts to be replaced or disabled so that there is no significant risk of keeping bad design decisions coded into a smart contract.

When working with AMP tokens, trusted contracts can:

01

Make the issue of tokens by adding tokens to a user's balance

03

Transfer tokens from one user's balance to another user

02

Reeze custom tokens with the subsequent ability to "defrost", remove or move tokens

04

Redeem tokens from a user's balance

The Trustees contracts can declare assets (register assets) and express their value in tokens. Over the lifetime of the assets, their value will change, and this will be reflected in the value of all the assets on the platform. The contracts are an open source so that users will know what to expect. However, users won't know about any future contracts that could be added. Therefore, AMP implemented a system to allow users to revoke or grant permission on contracts that manage their tokens.

Use Case: Asset Management Platform (AMP)



The platform has already implemented the following trusted contracts:

TOKEN SELLER

A contract that accepts ETHs to its address and accordingly charges tokens to the user's balance depending on the current exchange rate.

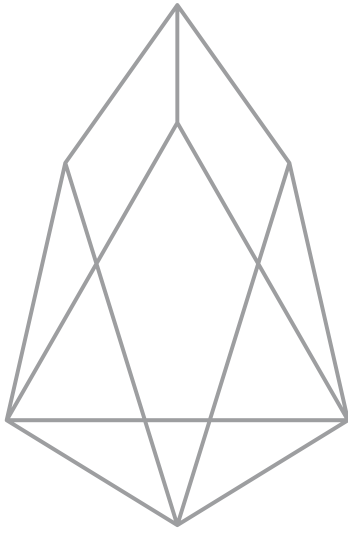
In the Master Contract, the AMP has a clearly defined mechanism for emission of the generated token. The basis of emission control tokens are unchanged for the following rules:

Contracts can declare the value of assets on their balance sheet. The contract code must determine the probability of allowing the original value to be used to buy out all the assets by registering them in their property (digital or real). The master contract only allows trusted contracts to be issued when the total amount of all issued tokens does not exceed the total value of assets on the balance of trusted contracts. It should be noted that one contract can declare assets, and another one can issue them.

REALTY MARKETPLACE

A contract that stores the register of real estate objects that form the total value of the assets of this contract. Each of the real estate objects from the register can either be purchased for the master contract tokens or removed from the register if the procedure for the acquisition of the real estate object has not been started. It should be noted that in accordance with the basic rules of the platform's token issue, a real estate object cannot be removed from the register if this leads to a decrease in the value of the platform's total assets below the number of all issued tokens.

EOS Blockchain



Although based on the blockchain, IMMO activity is far beyond the technology. And when payment systems and other enabling technologies change, IMMO will adapt to the changes.

As IMMO is a structural project, it creates a special environment that has a clear organizational structure, legal support, and can scale to cope with other projects that will be built on it.

As a reserve cryptocurrency, IMMO is a solid foundation for building other projects, and its token can be used to hedge risks. The token can be used as credit or as a pledge because the token, particularly a property pledged token, has an upward growth in value.

01

EOS has a very high transaction speed. «The resulting technology is a blockchain architecture that may ultimately scale to millions of transactions per second...»

02

EOS blockchain work is organized in such a way that it can be called a decentralized operating system

03

The advanced parallelization algorithms in EOS achieves high system stability

04

DPOS saves energy costs as it does not require large amounts of processor power. «EOS allows well-defined levels of permission by incorporating features like web toolkit for interface development, self-describing interfaces, self-describing database schemes, and a declarative permission scheme.»

05

DPOS or 'distributed proof-of-stake' is a consensus mechanism, which is an extension of the ideas of the POS mechanism. This allows the EOS to easily pass millions of transactions per second

06

Mutually acceptable rules across other jurisdictions ensure transactions are handled consistently and every transaction uses the hash of the constitution in the signature

The difference between Ethereum and EOS

01

Ethereum has a peak of 15 transactions per second (tps) globally. As a baseline EOS easily does 10,000's and should scale to millions of tps.

02

Ethereum is single threaded and cannot really use the full power of modern multiprocessing servers). EOS is multi-threaded, so it can.

03

Ethereum can only work within its own blockchain instance. EOS can do cross-chain transactions, so it can scale sideways by just creating more blockchain instances.

04

You need to use large, long secret keys with Ethereum, and if you lose them, your Ether is lost too. Whereas EOS has name-based accounts that are recoverable on the loss of passwords, and you can use other factor authentications to prevent your EOS tokens from being stolen.

05

Ethereum seems unable to implement the changes it needs for the future as it wasn't really designed to accommodate change. EOS has the ability to embrace change designed into it. It should be noted that the Ethereum network is also working to make an effort to enhance its system to bring it up to date.

06

Ethereum has a block rate of around 15 seconds, meaning that transaction confirmations (knowing they are safely locked in) take at least that time or longer. By extension, you can see that complex smart contracts will be slow (each step could take minutes to wait for strong confirmation). EOS takes around 0.5 seconds for global confirmation.

Ethereum has a cost for every transaction, never mind how trivial. Imagine your users paying for likes if you built a social media distributed application (dApp). It wouldn't happen, and nobody would use it. However, EOS transactions are free.

EOS-based dApp developers decide what to charge and how much, and users will decide whether they want to accept it that way.

EOS is like a global scale Economic Operating System for distributed applications to be used everywhere

3.2.2.2 IMMO scientific mining



“If the demand for electricity caused by mining continues at its current rate - mining will consume all of the world’s electricity supply by 2020.” - Cointelegraph. Bitcoin mining depends on powerful, expensive equipment and electricity to power it. So there is a race to get every cost to the lowest possible. This means that servers are more centralized because it’s cheaper and more efficient. The result is that only larger mining companies can compete to mine and so smaller mines consolidate with the bigger ones, and the mining market becomes a threat to the Bitcoin decentralization principle. Mining uses a vast amount of electricity and if you look at the map above you can see how much energy is spent maintaining the algorithm Proof-of-Work: According to Digiconomist* Bitcoin’s

current estimated annual electricity consumption is about 71 Terawatt-hours, which is similar to Chile’s electricity consumption. However, there is a newer consensus algorithm that allows the high costs of electricity and computing power to be avoided when adding and validating transactions. As this new algorithm is less expensive than the outdated Proof-of-Work algorithm, which should be abolished.

This newer industry has greater energy efficiency, is much faster, and most importantly - the same security consensus algorithms. So it begs the question - why do we still need PoW? However, it is necessary to find a use for the capacity that was previously generated by miners. This computing power could then be used in the scientific field, as scientists will be able to check their forecasts on the data much faster than before. IMMO will use mining technology to solve important scientific problems that require a large amount of computer processing power. This would involve creating a distributed network of computers to generate sufficient power for physicists, space scientists, and other areas. This department will also help solve the IMMO R&D department computing requirements and will allow the use of machine learning and big data technologies. This will help with various levels of scientific tasks in areas that are a priority for IMMO.

<https://digiconomist.net/bitcoin-energy-consumption>

3.2.2.3 Legacy transfers via smart-contracts



Usually, when someone passes away their cryptocurrency wallet and access to its funds are lost. However, as IMMO is looking to the long-term, the IMMO tokens can be inherited through the use of special smart contracts.

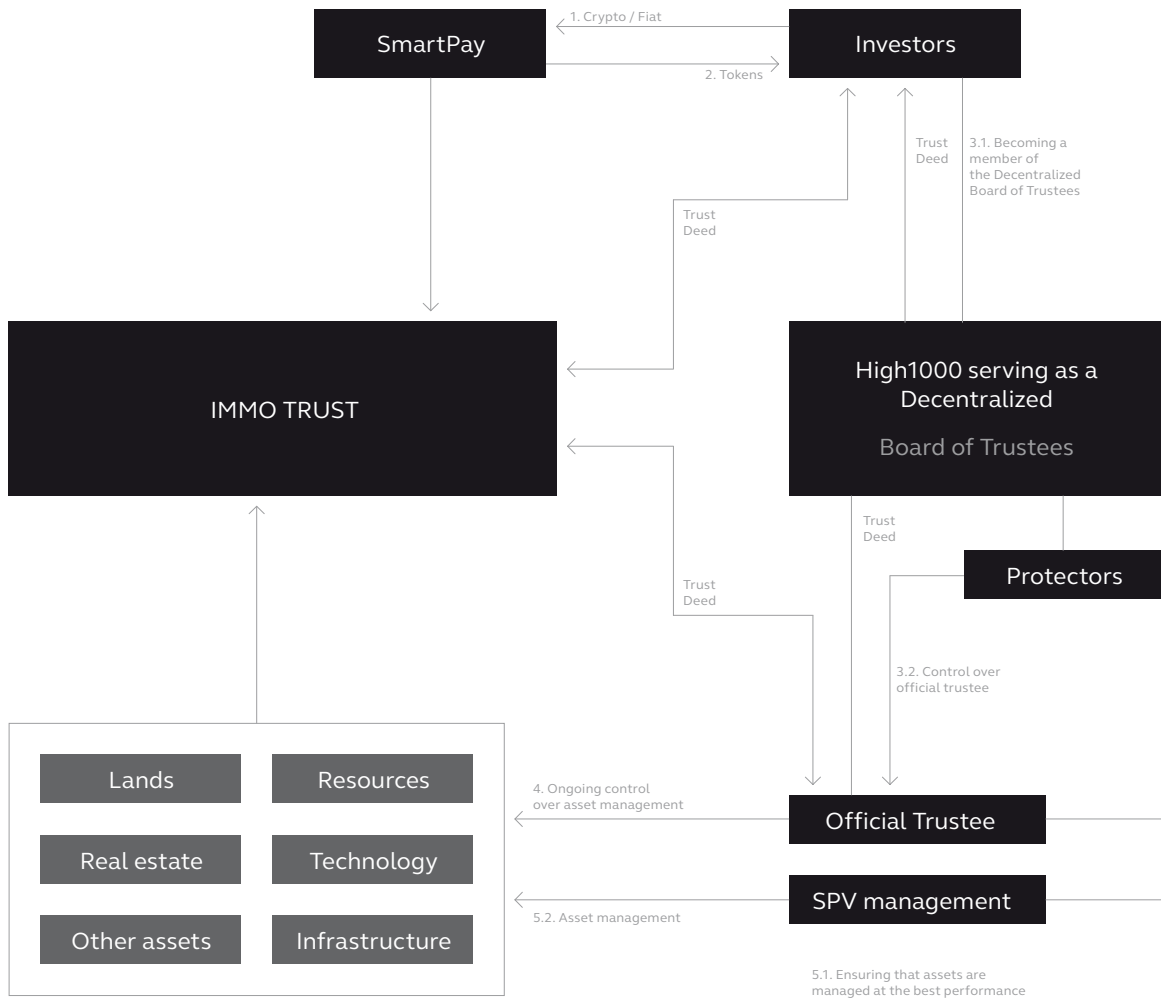
These contracts guarantee the owner and their heir's rights to token ownership under a variety of different life events. In addition, these smart contracts can take a number of different actions, for example, if there is no activity on a user's wallet for more than a specified number of days, code can be written into the contract to perform an action.

For example, allowing the user to regain access to their private key.

Crypto Legal Structure

Legal support is required to achieve the ubiquity and acceptance of the IMMO cryptocurrency. This will allow it to operate freely and legally within the countries it is launched in.

IMMO has created a crypto-legal structure based on TRUST as legal form to provide high standards of protection for the rights of token holders and protect cash flows in blockchain projects.



Crypto Legal Structure



Participants of the IMMO High1000 can vote to revoke the Trustee if they fail to fulfill the requirements of the IMMO trust. This will be done through a voting mechanism called the Blockchain Vote Technology.

The Trust, as a proven legal form, has been recognized across Europe and Anglo-Saxon law for centuries.

The Trust's assets are legally separated from the founder, trustee and others.

This structure ensures the protection of the rights of all parties and excludes illegal manipulation. The conditions in which IMMO was created were signed by a notary and are legally enforced.

The Trustee - acts on behalf of the IMMO trust. Managing and regulating its activities. Ensuring the safety and growth of the trust's assets. If a trustee deviates from the main purpose of the trust, as decided by the public, then they are directly criminally responsible for all property and actions that they have taken.

A Trustee may be a natural or legal person licensed by a Central Bank with at least 10 years of relevant experience in investment and asset management.

The Protector - ensures the Trustee's compliance with the conditions of the trust. Protectors can be lawyers or a collegial body. The Protector can also suspend an activity or withdraw the Trustee if the rules prescribed in the public conditions are not followed. Protectors will be elected from the IMMO High1000.

Crypto Legal Structure

Token holders are the only beneficiaries of the trust, and make decisions on its activities via tokens.

The concept of the IMMO legal structure, in particular, the trust, is aimed at creating a reliable legally binding trust to ensure the rights of all token holders.

EFFICIENCY

The efficiency of the structure can be maximized by ensuring liquidity, increasing profitability, and reducing risks. Risk management is one of the key points of the project. Portfolio geographical diversification is one approach that reduces its liquidity risk. I.e. participation of real estate that is located in a number of high-income areas, and not just in the Czech Republic.

MONEY FLOW AND INVESTMENT PROCESSING

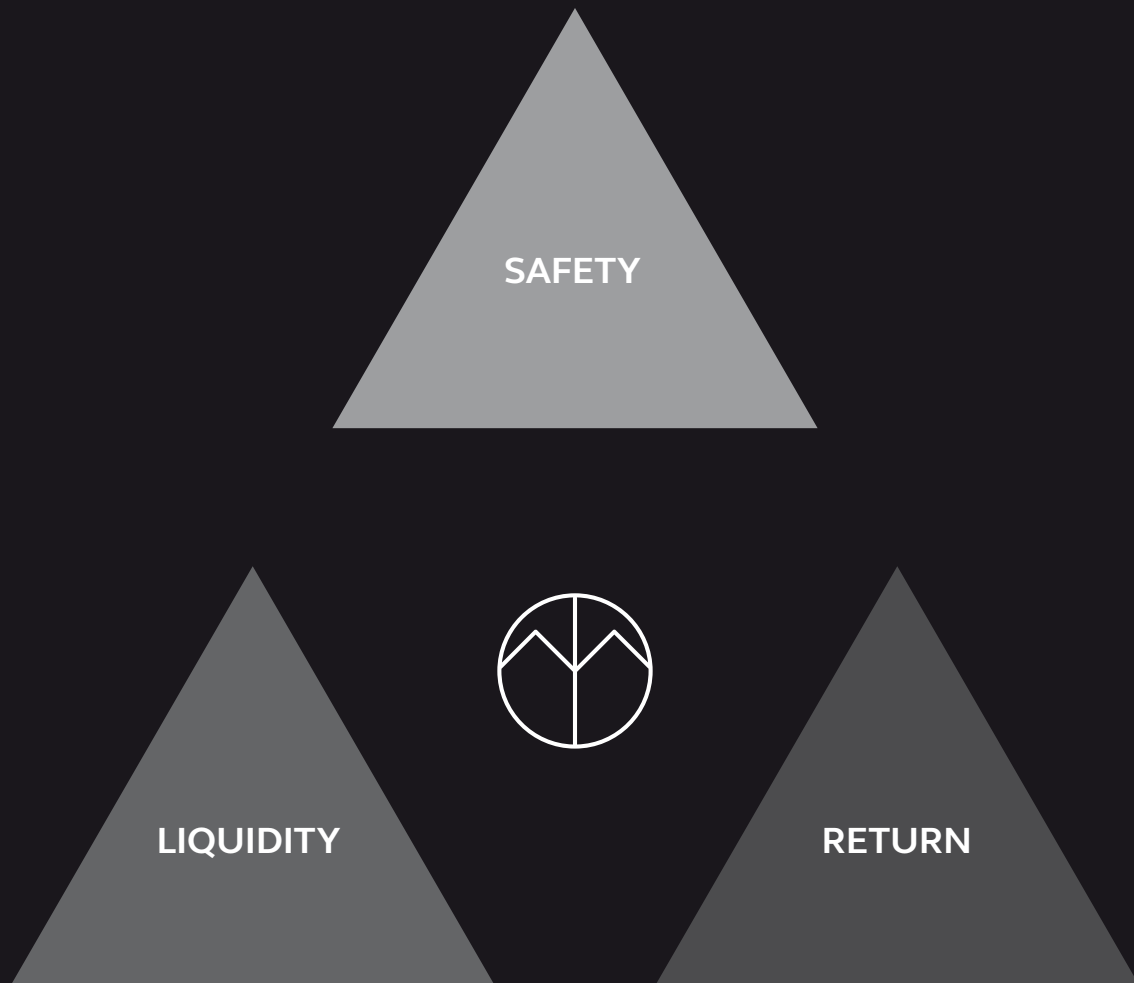
Master Investment Fund represents IMMO in investor relations directly or indirectly through the subsidiary special purpose vehicles (SPV). These SPVs are run by partners and are authorised in specific countries to act on behalf of IMMO. Such structure allows IMMO to act globally and comply with local legal and financial requirements.

Master Investment Fund as sole financial representative and its partners can work only with accredited/qualified investors that meet certain criteria to ensure compliance with local financial authorities.

LEGAL BOARD

To implement and legally support IMMO, the most powerful representatives of the industry, in each of IMMO's operating regions were selected. With legal support from key partner BDO and audited by our partner Deloitte, IMMO will actively implement its cryptocurrency in all the chosen operating regions.

Deloitte.



The IMMO Token differs from all other cryptocurrencies, as well as the assets of the traditional economy. IMMO is made in such a way that it combines all the characteristics of an investment triangle

Safety

IMMO cryptocurrency security is supported by 5 key factors. These are as follows:



INTRINSIC VALUE

IMMO's investment portfolio consists of categories with real and lasting value. These are real-estate, land, water, and technology. All assets are selected in full compliance with the transparency and the laws of the local market.

LAWFULNESS

IMMO assets are regulated in compliance with all local and international laws. Legally, IMMO tokens are fully secured, and the rights of their owners are protected.

RESOURCE SELECTION

IMMO's resources are selected from those resources that will always be needed and which there will always be a demand for.

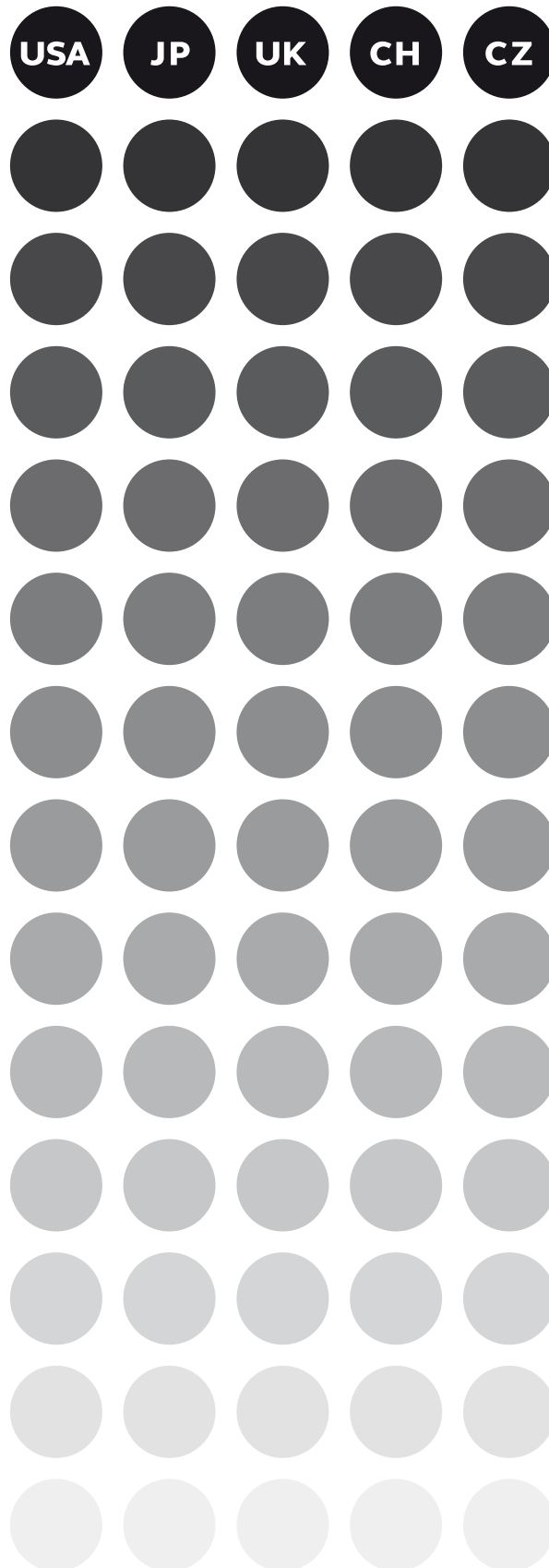
NO INTERMEDIATES

The way blockchain works eliminates intermediate transactions and at the same time makes transactions unchangeable. Meaning that anyone can see what transactions have occurred and trace every purchase and sale, which provides the maximum security for token holders.

USING A TRUST

A trust is a legal form of property holding and has been used for centuries. It can hold all IMMO's assets and can only distribute them as required. This contributes to a greater reliability for the investment portfolio.

Liquidity

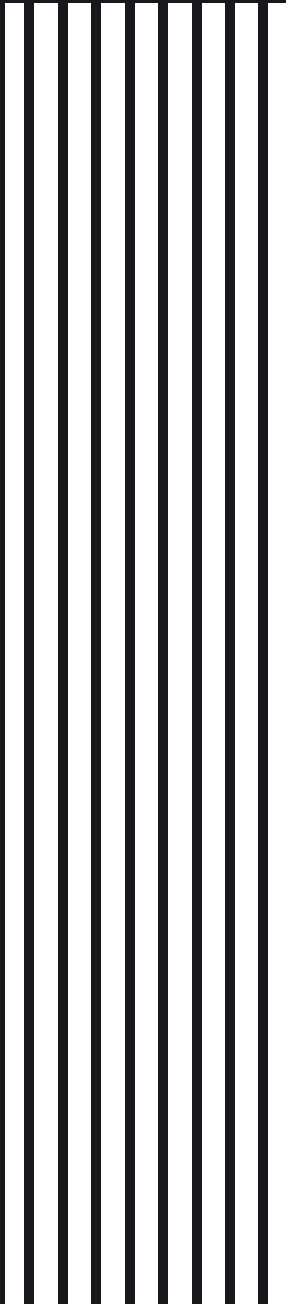


IMMO's goal is to achieve complete and widespread global adoption. To begin its distribution, offices will be established in five countries (USA, Japan, UK, China and the Czech Republic). It is planned to expand into other countries in the future.

Initially, the IMMO token will be entered into the maximum amount of exchanges. The IMMO High1000 will ensure liquidity and circulation of tokens in different regions and exchanges. Consequently, all stakeholders will be able to buy or sell IMMO tokens immediately.

R&D

DIVISION



IMMO cryptocurrency profits will be provided from several sources. The IMMO Finance division will undertake asset management and take investment decisions that maximize investment profitability. The IMMO R&D division will work on strategic planning and search for new areas of profitable investment. Both of these divisions will be formed within IMMO Incentives with the clear aims of making profitable investments, improving the intrinsic value of the cryptocurrency, and generating cash flows that can be capitalized.

The initial buyers of IMMO tokens will be able to buy tokens at a reduced price. The token price will be increased over the next rounds.

The number of tokens that can be issued is limited to the value derived from the assets that back the token value. Therefore, the number of tokens at each issue is fixed, so that as demand for the tokens increases their value will also increase.

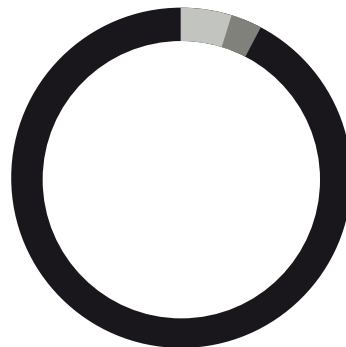
IMMO Tokenomics

Token Emission of 300 MLN Tokens

CF	Collected funds are denominated in SDR	1 MLN to be distributed during partner sale. The token price is fixed at 1 SDR ¹ per token
SP	Last Round Token Price is denominated in SDR	4 MLN to be distributed during a private sale. The token price is fixed at 1 SDR ² per token
TS	Token supply	295 MLN to be distributed during 59 IMMO Distribution Rounds (IDRs) by using the order model

$$\text{IDR price} = \text{Max} \left(\frac{\text{CF}}{\text{TS}}, \text{SP} \right)$$

Token allocation:



- 75% Available for investors
- 15% IMMO operations
- 10% IMMO High1000 rewards

IMMO OPERATIONS:

4%

IMMO Evangelists rewards (20 evangelists)

3%

IMMO Employees rewards (it specialists, lawyers, support stuff and etc)

4%

IMMO Partners rewards

4%

IMMO Finance liquidity

ROUND NUMBER	AVAILABLE FOR SALE 75%	IMMO HIGH 1000 10%	IMMO OPERATIONS 15%	TOKENS TO BE DISTRIBUTED	TOKEN PRICE
Partner sale	0.75 mln	0.1 mln	0.15 mln	1 mln	1 SDR
Private sale	3 mln	0.4 mln	0.6 mln	4 mln	1 SDR
1-59 IDRs	3.75 mln x59	0.5 mln x59	0.75 mln x59	5 mln x59	Order model
Sum	225	30	45	300	

IMMO distribution starts with a partner sale containing a lot size of 1000 IMMO tokens (750 lots available), continuing with a private sale containing a lot size of 1000 IMMO tokens (3000 lots available) and then goes to IDRs containing a lot size of 1000 IMMO tokens (3750 lots per round are available).

¹ The SDRs are supplementary foreign-exchange reserve assets defined and maintained by the IMF, that serves as the unit of account of the IMF and other international organizations. SDRs represent a claim to currency held by IMF member countries for which they may be exchanged. The value of the SDR is based on a basket of key international currencies reviewed by IMF every five years. https://en.wikipedia.org/wiki/Special_drawing_rights

² The SDRs are supplementary foreign-exchange reserve assets defined and maintained by the IMF, that serves as the unit of account of the IMF and other international organizations. SDRs represent a claim to currency held by IMF member countries for which they may be exchanged. The value of the SDR is based on a basket of key international currencies reviewed by IMF every five years. https://en.wikipedia.org/wiki/Special_drawing_rights

3.4.3.1 IMMO Tokenomics

IMMO Partner Sale Rules



PARTICIPATION RULES

Order of participation in Partner Round: Via IMMO's Partner Fund.

ACCRUAL PERIOD

Tokens are sent to the address specified by the buyer in equal parts of 20% within 5 months. The first transfer is made no later than the 30th of the month following the month in which private sale ended.

RESTRICTIONS

The minimum purchase is 80 lots

LOCATION

Partner sale member tokens are stored on an individual account in IMMO Finance from the moment of their purchase and until they are sent to the buyer's address

3.4.3.1 IMMO Tokenomics

IMMO Private Sale Rules

PARTICIPATION RULES

Order of participation in Private Round:

01

Fill out an application for Whitelist indicating the number of lot

02

Receive confirmation from IMMO and a link to register in a personal account

03

Purchase the planned volume of lots within 48 hours. If the purchase is not made within 48 hours the link to the personal account will be deactivated

If a participant wants to make repeated purchases of tokens, they must re-submit the application for the Whitelist. After that, the application will be sent to the Waiting list.

LOCATION

Private sale member tokens are stored on an individual account in IMMO Finance from the moment of their purchase and until they are sent to the buyer's address.

ACCRUAL PERIOD

Tokens are sent to the address specified by the buyer in equal parts of 10% within 10 months. The first transfer is made no later than the 30th of the month following the month in which private sale ended.

Benefits

INVESTMENT SIZE/SPECIAL OFFERS	PRICE OF IMMO TOKEN	VESTING PERIOD	PLACE IN HIGH1000
Less than 20 lots	1 SDR	Yes	No
from 20 to 80 lots	1 SDR	No	No
More than 80 lots	1 SDR	No	Yes

RESTRICTIONS

None

PARTICIPATION RULES

Order of participation in Private Round:

FIRST ROUND

01 / Beginning with the distribution of tokens among those who are on the waiting list for Private sale.

02 / If the number of orders from the Private round exceeds the number of lots being sold, the price is automatically adjusted so that only 3750 lots of 1000 tokens are distributed among all participants of the waiting list.

EXAMPLE:

if received applications for 9435 lots totals 9435000 SDR the price of the lot is set at 2516 SDR or 2.516 SDR per token.

$$\text{IDR price} = \frac{9435000}{3750} = 2516 \text{ PER LOT}$$

03 / If the number of orders from the Private round is less than 3750 lots, they are sold at a nominal price (1 SDR), and the remainder of the lots go to the participants on the Public sale waiting list.

EXAMPLE:

applications placed for 250 lots go to the participants for the price of 1 SDR. In addition, if received applications for 5691 lots from the Public round equals 5,691,000 SDR, then the price of the lot is formed in the amount of 1626 SDR and each token will be 1.626 SDR.

$$\text{IDR price} = \frac{5691000}{3500} = 1626 \text{ PER LOT}$$

$$A = B \times 1,001$$

If the number of orders in both waiting lists (Private and Public rounds) is less than 3750 lots, the remaining lots go on sale, their price is formed according to the formula, Where A is the price of the purchased slot and B is the price of the previously sold slot.

3.4.3.1 IMMO Tokenomics

IMMO Public Sale Rules

All further rounds:

01

The price is set at the level of the last sold lot in the previous round

02

The remaining tokens are sold according to the formula of IDR price

LOCATION

Private sale member tokens are stored on an individual account in IMMO Finance from the moment of their purchase and until they are sent to the buyer's address.

ACCRUAL PERIOD

Tokens are sent to the address specified by the buyer in equal parts of 10% within 10 months. The first transfer is made no later than the 30th of the month following the month in which private sale ended.

Benefits

For those who have invested more than 80 lots, 12% interest p.a. accumulates on the tokens under vesting. For each vested token, interest accumulates according to the formula:

$$\text{INTEREST} = (12\%) / 365 \times \text{TVP}$$

TVP

of vesting days per each vested token

01

Interest accumulates in IMMO tokens

02

Interest is sent to the purse of the participant on the day following the expiry of vesting period

03

Interest accumulates on tokens purchased in all IDRs and is subject to individual accrual for each IDR

04

Interest accumulates for each full day of the tokens' vesting, starting from the moment of closing the certain IDR

IMMO Public Sale Rules

$$\text{INTEREST} = (12\%) / 365 \times 365 = 12\%$$

EXAMPLE:

If the period of vesting will be equal to 365 days, interest accumulated will amount to 12%.

RESTRICTIONS

The decision to hold each following round is made by the High1000

IMMO High1000 Airdrop Rules

THT

Total Holding Tokens - all tokens on the accounts of High1000 members

IHT

Individual Holding Tokens - the number of tokens for a particular High1000 member

HTDR

High1000 token distribution in a round - the total number of bonus tokens for airdrop in this round

AT

Airdrop Tokens - the number of tokens the High1000 member will receive.

HTDR

High1000 token distribution in round

HMB

Current High1000 member base

MTDN

Maximum available High1000 token distribution for each round

LOCATION

10% of the tokens sold in the current round are distributed to all High1000 members in proportion to the number of tokens they hold at the time of distribution. Initially, High1000 tokens are put into a special Finance IMMO address, where each High1000 member creates a separate account.

EQUATION

Tokens are awarded in proportion to the number of tokens in the account of a High1000 member purchased during the rounds according to the formula:

$$\text{AT} = (\text{IHT}/\text{THT}) \times \text{HTDR}$$

*AT can not be more than IHT

* If the number of members in High1000 is less than 1000, then tokens which are allocated to the High1000 Foundation will be calculated according to the formula:

$$\text{HTDR} = \text{HMB} \times \text{MTDn1000}$$

The residual amount of tokens that are allocated to the High1000 Foundation will be redistributed to IMMO Finance liquidity.

IMMO High1000 Airdrop Rules

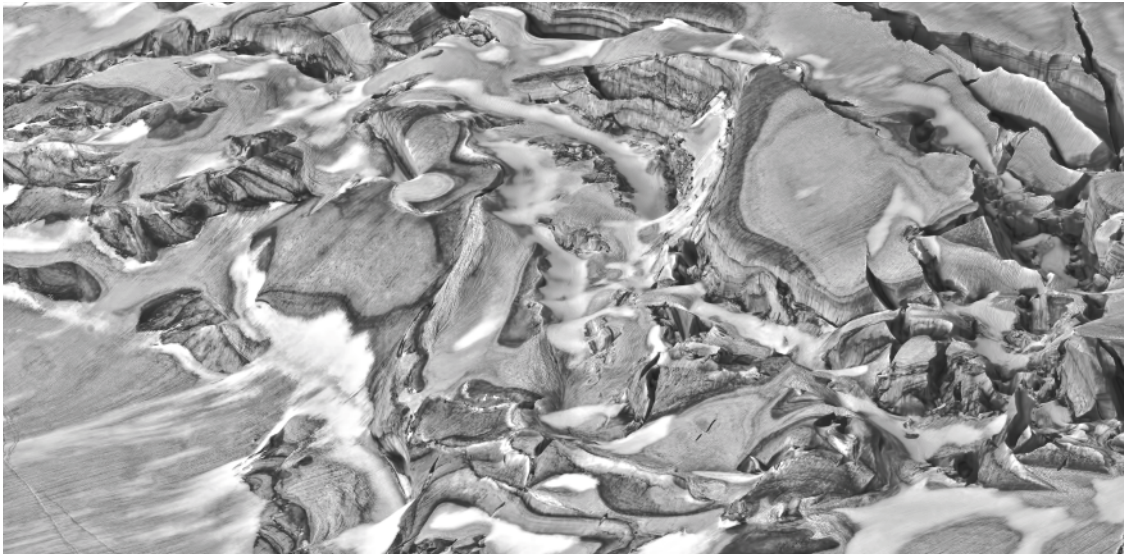
ACCRUAL PERIOD

After 7 days following the end of each round, bonus tokens are credited to the accounts of High1000 members in IMMO Finance. Tokens are sent to the wallet address of the High1000 member in equal shares of 20% within five months after the end of the round.

Providing a minimum share for the IMMO operational team and High1000 Foundation assures the participants that it will be profitable for the IMMO operational team to carry out further rounds and the tokens will not be sold immediately after the next IDR.

There will be a token lockup period for the IMMO operational team and High1000 Foundation so that the exchange does not have too many tokens being sold at once. A uniform flow of tokens to the exchange will provide greater token value stability.

For the IMMO operational team there will be a period of vesting, which will have a positive impact on the working efficiency and will build long-term labor relations, which will give its benefits for the operation of the company.



RESTRICTIONS

01

High1000 members are entitled to priority of redemption of the tokens from another member of High1000. IMMO Finance accepts applications for the purchase of tokens and places them in a place accessible to High1000 members.

02

High1000 members forfeit their right to get tokens in the case of:

- 02.1 — Violations of the rules set out in Codex High1000
- 02.2 — Violations of the provisions of other regulations relating to the interaction of a High1000 member and any of the IMMO structures, as well as companies affiliated with IMMO (see list).

3.4.3.1 IMMO Tokenomics

To ensure a high level of transparency, the following multilevel system of vesting and locking of funds in IMMO tokens for the team is used:

IMMO Operational Team Vesting Rules

LOCATION

15% of team tokens go to the open wallet with each distribution round. The address will be published and specified in the normative documents of IMMO. Access to the wallet can be done only through IMMO Finance.

ACCRUAL PERIOD

01

The use of funds from the address of the team is possible only 6 months after the end of the first round

03

In this case, the total withdrawal within six months can not exceed 60% of the amount in it at the beginning of the period

02

The transfer of funds from the team's address is limited to 20% of the wallet content per month

04

18 months after the end of the first round, the rule on limiting monthly transfers is tightened to 10% per month with a semi-annual maximum of 30%

RESTRICTIONS FOR TEAM MEMBERS AND THEIR FAMILIES

01

Team members do not have the right to sell tokens in person or by has the right of initial redemption of tokens from the team. The decision of redemption is made within 2 working days. If IMMO Finance, for one reason or another, does not consider timely redemption of tokens in favor of the organization (at the average exchange price for the last 48 hours), the tokens can be offered at a special price (with a discount from the market price of at least 7%) to High1000 members.

If tokens are not placed among High1000 members within one calendar month, IMMO Finance will act as an agent for the sale of tokens on the exchange while charging a Commission of 10% of the token sale price. The sale should be made in fractional small sequences (orders no more than 150 tokens, no more than 1 order in 20 minutes) within 3 months after receiving the refusal from High1000 members.

02

A member of the IMMO team is deprived of the right to receive tokens in the following cases:

- 2.1 Breach of any clauses of the contract,
- 2.2 Breach of the non-disclosure agreement,
- 2.3 Any mention of their involvement in IMMO.

3.4.3.1 IMMO Tokenomics



Private sale Funds allocation

- 85% — buying intrinsic values
- 2% — development of the technological infrastructure,
- 2% — legal structure and licensing
- 6% — marketing activities and special projects,
- 1% — operational management of business processes
- 4% — special projects with the exchanges (integration and promotion).

15% of the funds required to support the activities of IMMO are transferred to Fiat and stored in a public account IMMO Finance.

3.4.3.2 Stability

In a traditional economy, a country's Central Bank makes foreign exchange purchases or sales to stabilise their country's exchange rate. This was common practice in European countries until speculation proved that it was unworkable and the exchange rate became an unfixed floating rate.



A cryptocurrency's stability can be established in two ways.

01

The first is to create a counter order on the exchanges in case the currency demand is not as expected. This takes effect if the currency increases or decreases in value. However, this type of approach relies on the currency issuer providing an amount of currency to adjust its rate and keep it at a stable level. As IMMO establishes clear rules for emissions, securing the quantity and stabilising the exchange rate, there will be no need to make use of this mechanism.

02

The second is to create an ecosystem for the cryptocurrency where it will be used as a means of payment and savings. The token owners do not need to monitor the cryptocurrency exchange rate, as they are not interested in how many products or services they can buy with the currency.

IMMO's market value relation to other currencies will be determined by the supply and demand on the exchange. The token's intrinsic value will be based on the trust's assets. Therefore, IMMO is not a stable coin because its fundamental value is not based on speculation but its assets. IMMO will not reference other currencies or other financial instruments, and its market value will be determined by its intrinsic value (backed by IMMO held assets) and the token supply and demand on the exchange.

IMMO High1000 Foundation

A community of one thousand of the most respected and recognized representatives of the crypto industry worldwide, united in one goal – the development and perfection of the IMMO Foundation. This is a brand new means of management and a true embodiment of crypto community principles. It's not easy to get into or retain High1000 Foundation membership. To apply for the High1000 Foundation, one must be recommended by two existing members.

The benefits are vast: 1) A pre-emptive right to acquire tokens for the starting price during each distribution round; 2) 10% of all emitted tokens will be airdropped solely to High1000 members; 3) The legal right to influence IMMO's future via a liquid democratic mechanism.

The High1000 Foundation is built upon the following principles:



Proper decentralisation of decision-making rights — a member cannot have more than 1% of voting rights even with a portfolio value that exceeds 1% (1 percent)



IMMO Tokens cannot be manipulated as each emission is bonded to intrinsic assets. The tokens themselves are an asset connected to ownership rights. The IMMO Smart contract envisages enforcement of those rights, including the possibility of token inheritance

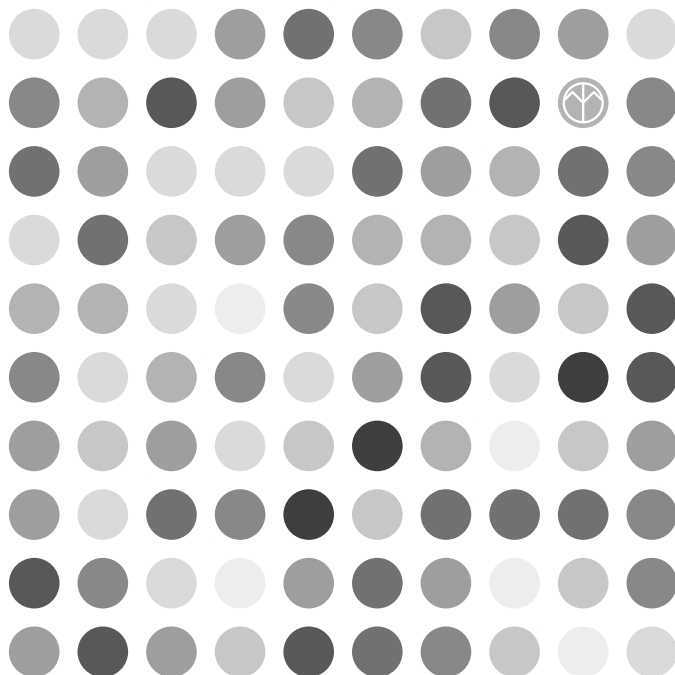


Full transparency via an open register of all members

The community will be committed to the principles and work outlined in the High1000 Code to ensure their compliance. The High1000 community will support the platform's work financially and use their influence to promote the project to the rest of the world and attract new participants.

The organization will be strengthened by an influx of new people which will enlarge IMMO property and ensure further growth of the IMMO cryptocurrency.

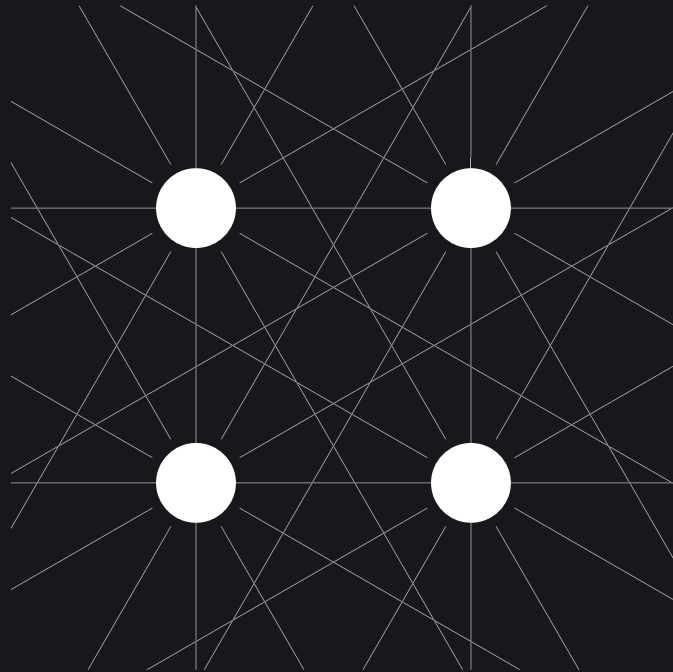
The detailed description of High1000, their privileges, rights and obligations can be found in the High1000 Code.



IMMO High1000 Foundation

Evangelists

Evangelists are key people in the IMMO project and the core of the team. These are world-famous crypto enthusiasts and passionate about all the principles of IMMO. Their mission is to boost the company's recognition and make its reputation grow over time. They will help the IMMO movement gain more supporters and followers.

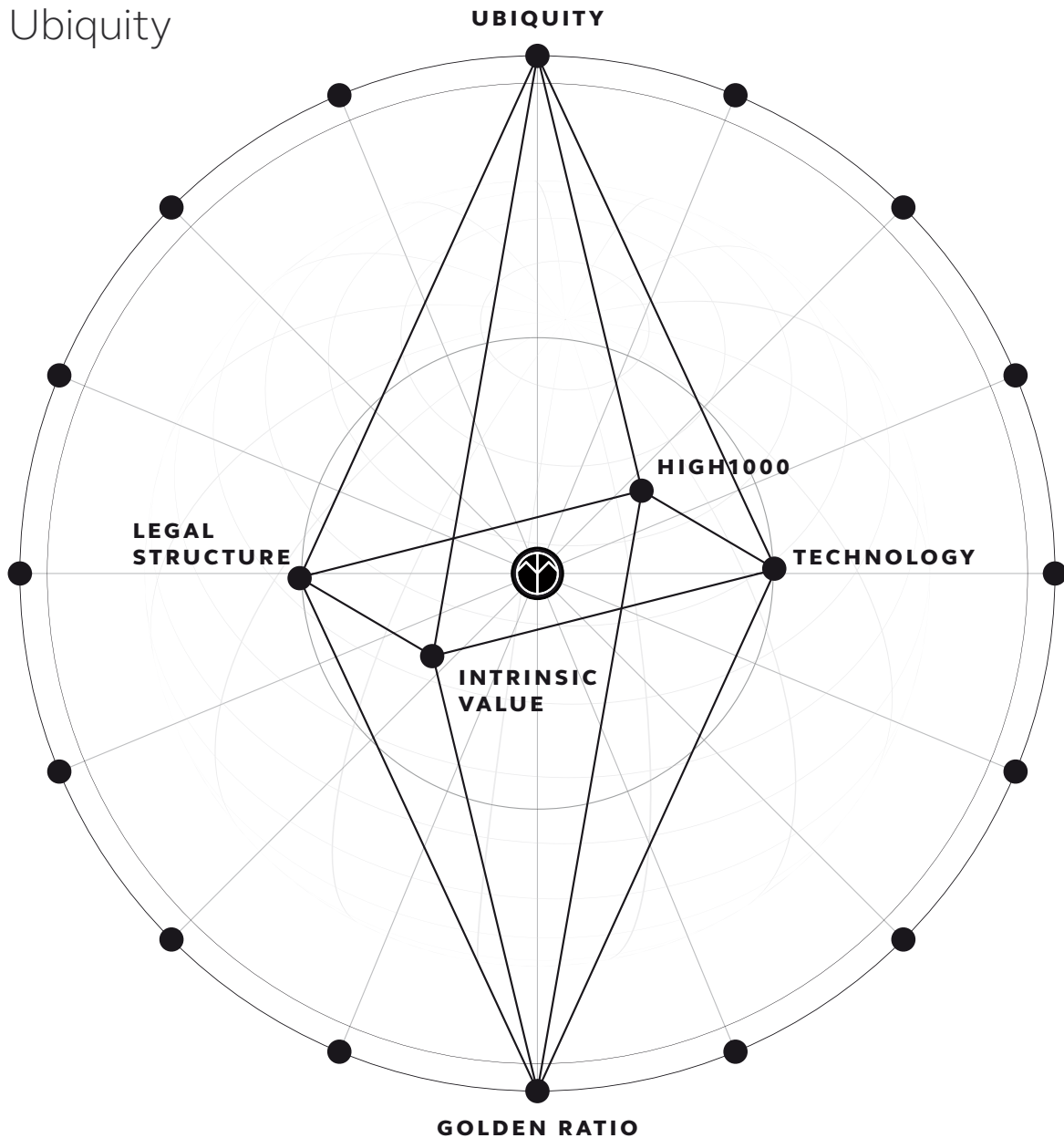


Evangelists are active in the crypto community, speakers at well-known crypto conferences, and have a large network of contacts. They are ready to use everything at their influential disposal to further the development of the IMMO project.

Everyone has their own set of goals. Ultimately we all have different aspirations, but we need to feel secure before they can realistically be implemented. Security is the guarantee that tomorrow we will have wealth, shelter, food, family, and friends. All of which are protected by laws and basic human morality. Yet, we know that security in the modern world is only an illusion. Especially in countries where the state does not serve for the betterment of the people. But in spite of all this, everyone still strives at a chance to change the world.

IMMO is an opportunity to build the first ever society of developed meritocracy. Power of decent. IMMO is a platform that gives the opportunity to meet outstanding people of our time and through science, philosophy, and true values, we can contribute to the development of human civilization. IMMO provides people with an opportunity to create something bigger than themselves and become confident in their own future.

Ubiquity



A currency's reliability depends on its ubiquity and the ecosystem within which it circulates. Although cryptocurrencies have greater freedom regarding legal registration and implementation compared to fiat currency, there will still be organizations like SWIFT and other smaller bureaucratic obstacles influencing the creation of ubiquity and the number of intermediaries

in the chain. Currently, the use of cryptocurrency is not ubiquitous, and consequently, this makes the market unstable and volatile. IMMO aims to build the necessary ecosystem so that IMMO can become a reliable, ubiquitous, cryptocurrency either domestic market where IMMO can be transferred and converted according to the exchange rate established in the ecosystem, and whose dependence on the external influences of other markets is minimized. This is only possible by adhering to the characteristics of the octahedron and support of the High1000. The creation of ubiquity for IMMO requires an ecosystem — infrastructural initiatives.

3.6.1 Infrastructure — IMMO Initiatives



Through those initiatives, IMMO will create and maintain the infrastructure in which it will operate. Those are six initiatives. Three of these are public, the others are private. Everyone can take part in the public initiatives. However, only IMMO holders or High1000 members can take part in the private initiatives.

IMMO Town



This IMMO initiative is the acquisition of a property complex in one of the European cities. The ownership will create special conditions for members of the High1000 Foundation and employees of the IMMO organization. A legal agreement will be drawn up with the city to establish legitimate legal relations between IMMO and the country where the city is located. The project involves the construction of a fully autonomous infrastructure with comfortable living conditions, and the accumulation of tangible and intangible assets that can be held there. There will be production facilities, scientific laboratories, recreational areas, specialist storage areas, and security, including the complex entrance control.

IMMO Town is at the center of IMMO's philosophy and ideology. It's an approach to bring people together and is only the first step towards building a sustainable decentralized model of the state.

IMMO Town will be built as a self-sufficient closed city with full infrastructure, and a special cyclical biosystem where natural products will be grown and no outside resources will be required. This closed system means that the city's stability is less likely to be affected by outside events.

The aim of the city will be to have everything based on the principles of decentralization so that there will be no coercive groups or power struggles. Equality of rights will ensure that democracy can be used to ensure the best and most legitimate managers can be placed in the city.

Robotic development has advanced massively, and it is planned to incorporate a huge number of automated systems into IMMO town.

IMMO Town

A special unit will be set-up for accident and emergency resolution and will act as a combination of a police, ambulance, and fire service.

This will be the first IMMO city. It is intended that a decentralized network of cities will be created, and each of them will be specialized. At the moment, the plans are for IMMO Town V (Verbum), IMMO Town E (Edem) and IMMO Town S (Scientia).



VERBUM

Verbum will bring together the scientists and researchers who will be engaged in creating and patenting new technologies and making scientific breakthroughs in IMMO's priority areas.



EDEM

Edem will be designated as an agricultural city and develop closed biosystems to create self-sustaining cities and cultivate new species adapted for the biological system of cities.



SCIENTIA

Scientia will develop, test, and supply robots and technological systems to the cities. Special test sites will be created for testing military robots, delivery drones, vehicles with autopilot, and any other innovations the city wishes to create.

3.6.1.2 IMMO Finance

The division responsible for the turnover of IMMO tokens, their liquidity, and exchange rate, as well as the management of funds.

This division will continuously search for promising investment areas and manage IMMO's assets and liabilities with the aim of continuous capital growth and generation of cashflow. The division will be responsible for controlling the exchange of tokens and will minimize the risk of token manipulation.



Also, IMMO Finance will manage the issue of grants aimed at:

01

Development and more widespread use of blockchain technologies

02

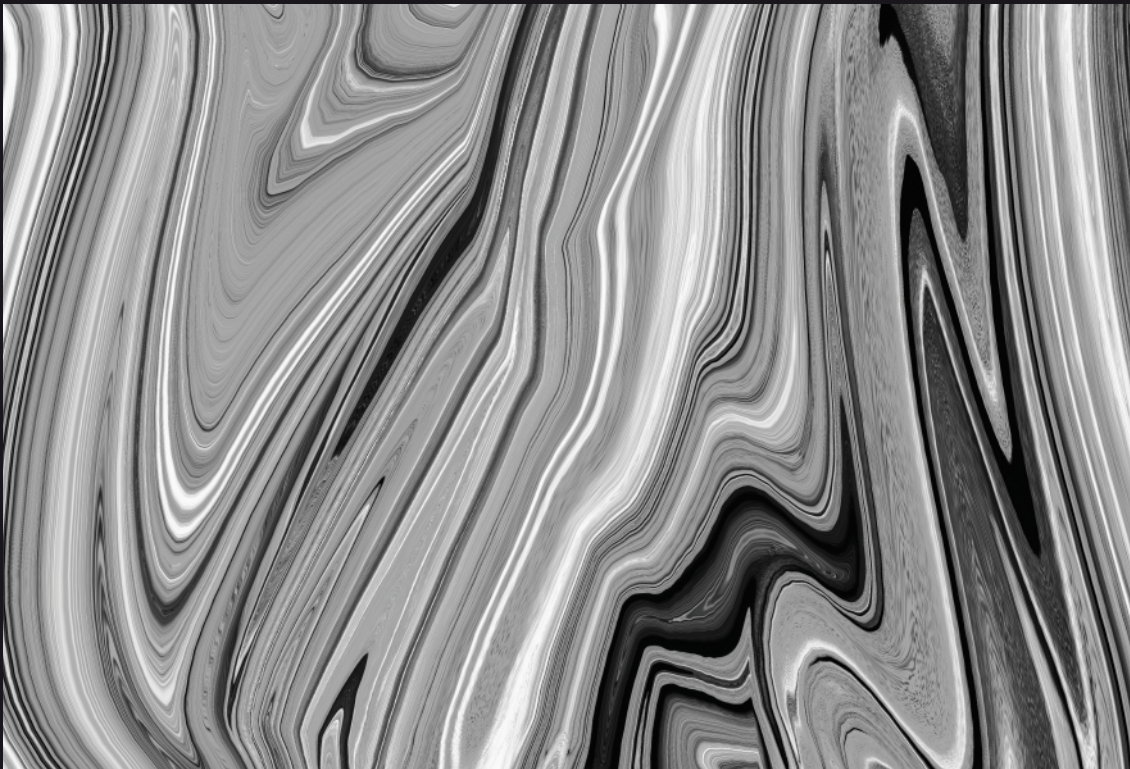
The popularization of IMMO's initiatives and products

03

Support for promising initiatives whose focus is close to the spirit of IMMO

3.6.1.3 IMMO R&D

This is the center for IMMO developments and acquiring the most attractive patents. All the research, development, and analysis of new investment areas will be done in this unit. The High1000 community will take an active part in the IMMO R&D activities.



3.6.1.4 IMMO private incentives

IMMO Protocol, IMMO Genesis and IMMO 367 are closed units. Their activities are not public and not disclosed to the majority of participants of the IMMO project either. Details for these units will only be disclosed to authorized people who will directly or indirectly relate to this unit, as well as to the Evangelists.

IMMO Global Initiatives

01 — IMMO RECRUITING PROGRAM

IMMO will undertake transnational selection of personnel for its employees. Potential candidates will be selected at the school level so that after graduation they can be offered the opportunity to study at one of the IMMO universities, which will also be an IMMO initiative. IMMO believes that only by setting their own standards of education is it possible to create the relevant specialists for IMMO activities. This approach ensures a future employee's maximum involvement in IMMO's ideological foundations. Their loyalty is expected to grow through training and will subsequently develop and improve both the activities of IMMO and its conceptual framework.

04 — IMMO INSURANCE

Safety is a primary human need in the Maslow pyramid. Today, both countries and the private sector actively spend huge amounts of resources in protecting the work and retirement securities of their people. IMMO Insurance will deal with insurance and pensions. A private, monthly, contribution pension insurance fund will be created and will be open to those who want to use its services. The fund provides services for insurance payments on a one-time or permanent basis as a result of the occurrence of an insured event. The aim of the fund is to support the security of IMMO employees, the High1000, and token holders under any circumstances, covered by a signed contract.

* Custodian is a financial institution that keeps securities of clients in order to minimize the risk of their loss, securities that are kept by custodian can be as material as electronic securities and other clients' assets.

IMMO Global Initiatives include the IMMO Recruiting Program, IMMO Executive Forces (IEF), IMMO Participation Program (IPP), IMMO Insurance, IMMO World Escrow, IMMO Indispensable (vital) Resource Storage and IMMO Custodian. These initiatives will create a full ecosystem around the IMMO core - the High1000 community.

02 — IMMO EXECUTIVE FORCES (IEF)

The IMMO division is responsible for the protection of all IMMO assets across the world. This unit will take the necessary means of protection against the alienation and expropriation of IMMO assets in a variety of areas: from legal measures to hired units to resolve conflicts in the military-tense territories. IMMO IEF will be a distributed asset protection division of IMMO and will consolidate itself when necessary and resolve disputes, minimizing the risks of negative consequences and acting solely in the interests of IMMO.

03 — IMMO PARTICIPATION PROGRAM (IPP)

This IMMO initiative is aimed at providing the best and most comfortable living and working conditions for IMMO participants. It is planned to create a large-scale program to improve the quality of life and provide all the necessary benefits and services for participants and employees of IMMO. People freed from the distraction of current needs will be able to concentrate fully on their IMMO-related work and yet know that they have probably the best possible living environment. With IMMO providing the best possible living conditions, participants will be able to solely focus on the development of IMMO.

05 — IMMO WORLD ESCROW

As a robust infrastructural project and world reserve cryptocurrency, IMMO will provide a platform for the global supranational escrow market. IMMO will act as a guarantor of transactions, as it has a reliable technological, legal, and financial basis. Through IMMO, both local escrow transactions and interregional transactions will be carried out.

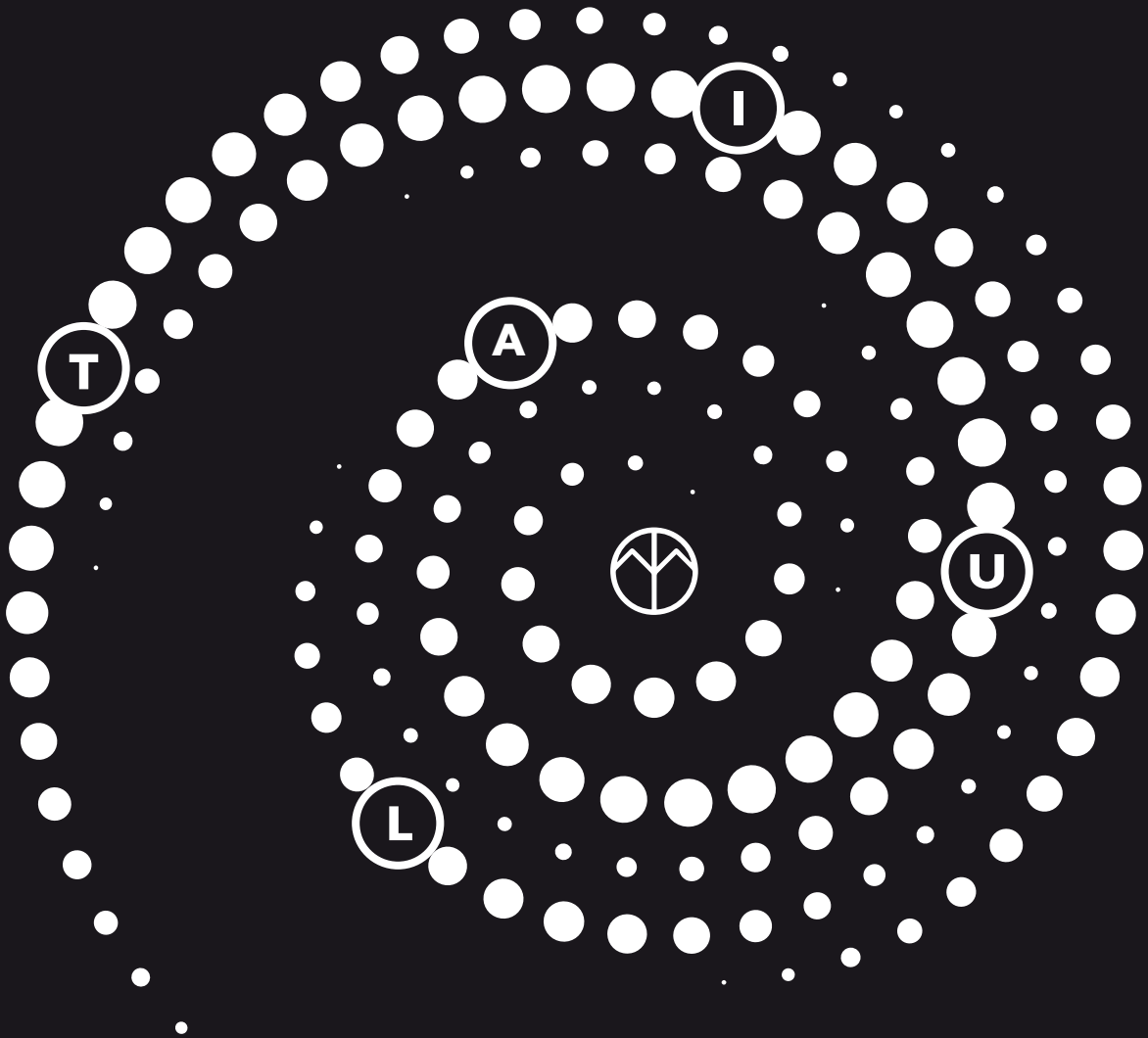
06 — IMMO INDISPENSABLE (VITAL) RESOURCE STORAGE

As part of this initiative, in conjunction with IMMO Town, a storage network of vital resources that will allow IMMO participants to survive global cataclysms and technological disasters will be created. The most relevant example of such a circumstance is the Global Seed Vault in Norway, which stores seeds

07 — IMMO CUSTODIAN

IMMO will be the new custodian* agent in the cryptocurrency market, considerably increasing the level of security and the quality standards of services in that industry. The IMMO token holder can transfer tokens, create a special deposit, or keep them on an account. The token holder will be given an analog of a banking guarantee where IMMO confirms availability of an amount of funds for the citizen.

IMMO Evolution



We're living in an ever-changing society where vast technological change is expected. Many millions of transactions are made, thousands of systems are updated, and thousands more newer systems are created. Human and machine-generated data is experiencing an overall 10x faster growth rate than traditional business data, and machine data is increasing even more rapidly at 50x the growth rate.

Such unprecedented technological progress should inevitably lead to a review of traditional principles. In particular, the model of the state and all its spheres may need revision. In a world where the Internet, blockchain, neural networks, and machine learning exist, there should be no obsolete systems. Newer systems help bring human existence to a higher level.

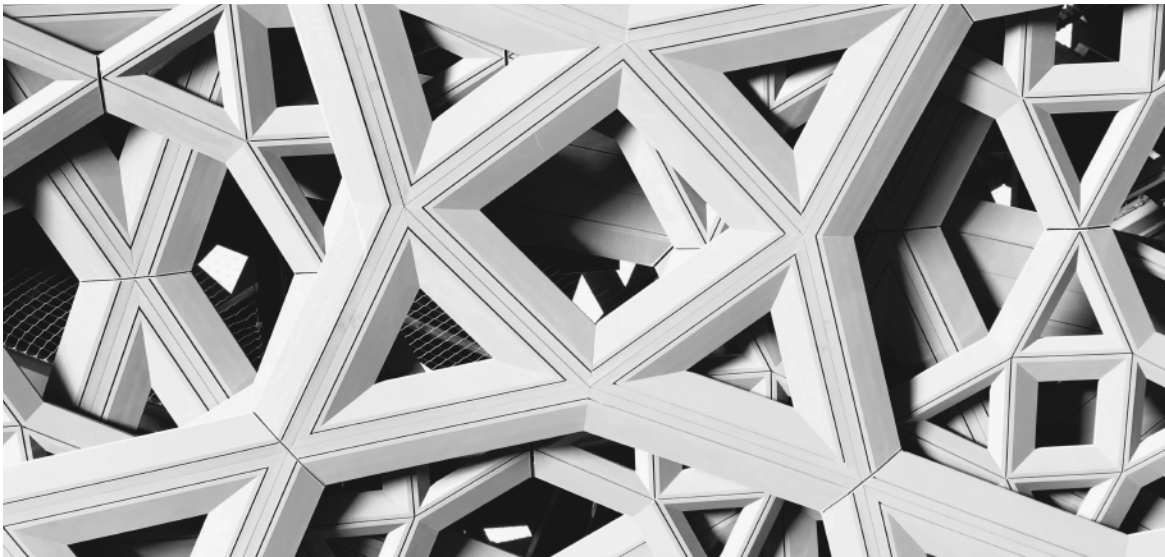
IMMO's goal is to become a ubiquitous reserve cryptocurrency. This section gives a clear action plan to achieve this goal.

The First stage — Launching

The goal of the stage: The creation of a fully working infrastructure for IMMO. Within this stage, the necessary actions will be carried out in five main areas: Legal Structure, Technology, Ubiquity, Asset

Allocation, and IMMO Incentives.

The infrastructure will be created so that it complies with all laws and regulations of the regions where IMMO offices are located. The trust itself will also need to be legally ratified to ensure it works in all regions. So, IMMO has drawn up a specific plan for their implementation:



01

The establishment of the IMMO High1000 Foundation community

02

Begin collection of High1000 Foundation stakeholders — 2Q 2018

03

Creation of an IMMO TRUST containing valuable assets belonging to the project, and the formation of the Charter and Statute in accordance with the High1000 code and decisions of the Statute and the Charter. — 3Q 2018

04

Registration of a trust in the form of a joint stock company and official documents that have been accepted by High1000 members. — 3Q 2018

05

Obtaining a license of the European Issuer of electronic money — 3Q 2018

06

Obtaining a license of the European investment fund as the sole depositor of the trust — 3Q 2018

300 000 000

The next step within stage 1 is to create a technological base for IMMO by:

01

Establishing a registry for High1000 IMMO — 2Q 2018

02

Development of the smart contract for High1000 Foundation — 2Q 2018

03

Development of the smart contract for IMMO — 2Q 2018 token

After providing the primary legal and technological foundations, IMMO will start the private sale and IDRs in the first global issue of 300 million tokens. Simultaneously with the token sale, IMMO will conduct an active campaign to achieve ubiquity, concluding partnerships with private and public organizations and financial institutions, as well as passing listings on exchanges to allow the distribution of IMMO tokens across different regions.

The First stage — Launching

After the private sale, a new meeting of the IMMO High1000 will be held to distribute the collected funds in accordance with the percentage distribution

specified in the tokenomics. These meetings will be held after each token sale, as they will mainly decide the question of what assets to buy in the framework of the issue to ensure it. Moreover, IMMO will start active implementation and creation of its initiatives (IMMO Incentives):

01

The beginning of activities of IMMO R&D and IMMO Finance — 2Q2019. IMMO Finance will carry out activities for the effective management of assets, liabilities, profit, legal registration, and other activities. Its framework of activities will be supported by the investment department and the legal department. The investment department will search for new ways to invest in the most profitable, liquid, and risk-free assets in accordance with their values. The legal department will consolidate and ensure the rights of participants/beneficiaries of the trust and the founders and conduct a permanent legal review of the company to ensure compliance with the law.

02

IMMO Finance gives first grants — 2Q 2019
More information about IMMO Incentives is given in section 6.2.3.



Outcome of STAGE 1:

IMMO will create a stable technological and legal base, complete the first issue of 300 million tokens, and begin the implementation of IMMO Incentives.

The Second stage — Expansion

The goal of the stage: the expansion of IMMO influence, active development of IMMO Incentives, and the enhancement of the technological base.

As part of this stage, a second issue of tokens is planned. Part of the funds generated will be directed to the development of initiatives, improvement of the legal structure, improvement of the technological base, and distribution of the IMMO token in all regions of the globe.

First, a large-scale law firm will

provide support for the legal distribution of the IMMO token on each continent, and specifically those countries with an IMMO office. This will increase the opportunities to use the cryptocurrency across all the continents, and also in its local areas. Second, there will be fundamental changes and technological innovations within IMMO technology. The first disruptive innovation will be the creation of IMMO's own blockchain — 3Q 2019. Then the IMMO coin — token swap — 3Q 2019. Next, scientific mining technology will be introduced in 3Q 2019, which is described in detail in section 3.2.2.2. Also, along with other innovations, the non-public IMMO Protocol will be implemented. Only the Protocol's direct members, administrators of the IMMO Team, and some members of the High1000 will be given access. — 3Q 2019. Third, the development of IMMO initiatives:



IMMO R&D

1. Initial presentation of project portfolio — 3Q2019
2. The first annual report — 4Q2019

IMMO FINANCE

1. The second grant issue — 3Q2019
2. 100 million SDR has been invested in technology companies in healthcare and green energy, as well as in other IMMO R&D projects — 4Q2019
3. The first annual report — 4Q2019

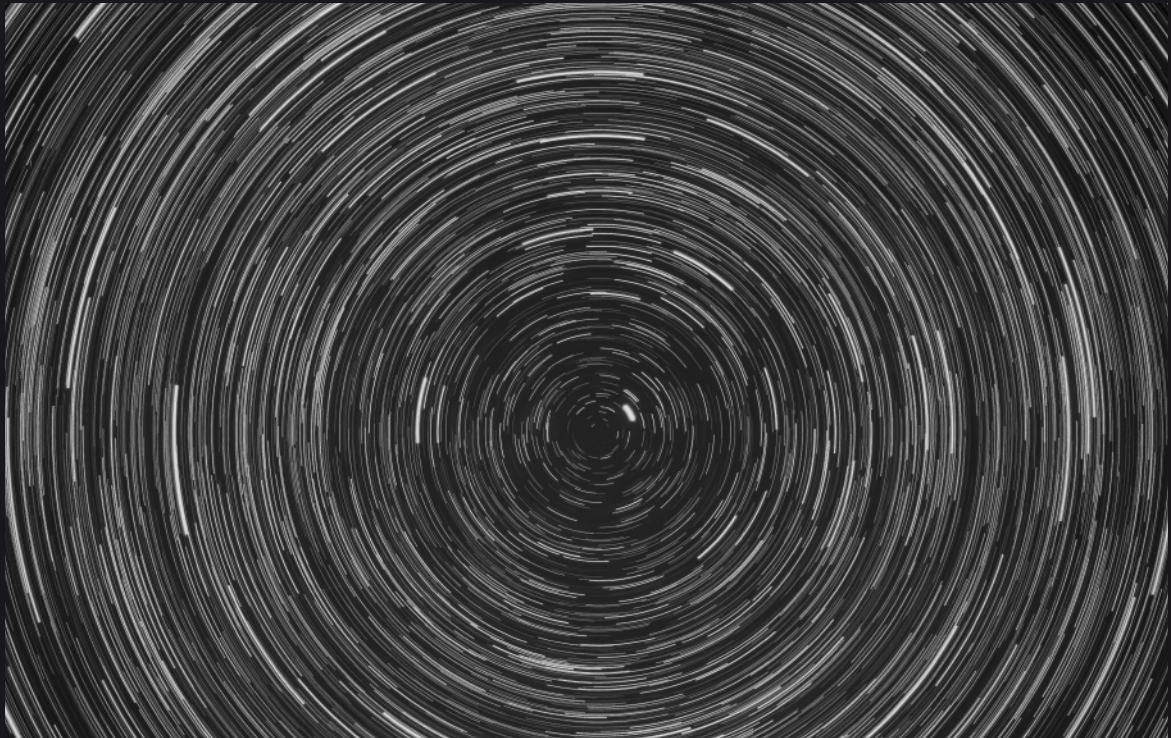
IMMO TOWN

1. The choice of location and presentation of the project — 3Q2019
2. Start of construction — 1Q2020

Outcome of STAGE 2:

IMMO Initiatives are launched and work within the framework of their directives. IMMO is moving to its own blockchain, increasing scalability, and adopting new technologies.

The Third stage — Ubiquity



The goal of the stage: the absolute ubiquity of IMMO, its recognition as a new global reserve currency with use in all payment systems, marketplaces, exchanges, and financial institutions, and on a par with fiat money.

It is in the interests of IMMO to spread not only on decentralized and cryptocurrency exchanges but also on public ones, as they are the most reliable from both legal and technical points of view. Primarily, local exchanges will be involved where negotiations on the circulation of the IMMO token will be conducted.

The ubiquity of IMMO cryptocurrency will be provided by four main factors: distribution in the financial sector, IMMO Incentives, High1000, and legal security

To maximize all financial distribution opportunities, IMMO will enter into various types of partnerships with credit, financial, and investment organizations and funds that wish to have IMMO in their portfolio assets or in any way conduct part of their operations through it.

In achieving ubiquity, IMMO Incentives will play a huge role, which will ensure the penetration of the token outside the financial sphere and ensure its spread into a variety of other areas of activity. Detailed information about IMMO Incentives is given in section 5.2.3

A legal structure will be built that complies with all the laws of the countries of distribution to ensure the currency's ubiquity.

The Third stage — Ubiquity

IMMO Incentives will also have a huge number of activities aimed at the development and expansion of their activities. There will be new IMMO Global Incentives, the implementation of which will be started in 4Q 2021 and will continue with the development of IMMO.

IMMO High1000 as a decentralized community of custodians of IMMO values, located in different parts of the world, will make a huge contribution to the development

of the project, and will also actively participate in ensuring the ubiquity of the IMMO cryptocurrency, both in the field of finance and in the areas in which IMMO Incentives will be held. Detailed information on High1000 is provided in section 3.5. of this Manifest.

Moreover, in order to ensure the ubiquity and presence of the currency in different countries, it is necessary to build a legal structure that complies with the laws of the countries of distribution. A more detailed description of the legal component of the project is given in section 5.3.

IMMO is continuing to actively increase its influence and the number of areas that can use the IMMO cryptocurrency as a means of payment and storage.

ALIBABA

EBAY

AMAZON

The introduction of IMMO into Alibaba, eBay, Amazon, and others will be carried out with the aim of them adopting IMMO as their main currency. Also, partnerships with financial organizations and public and private sector organizations will become more widespread to increase the IMMO cryptocurrency legitimacy in a range of financial transactions.

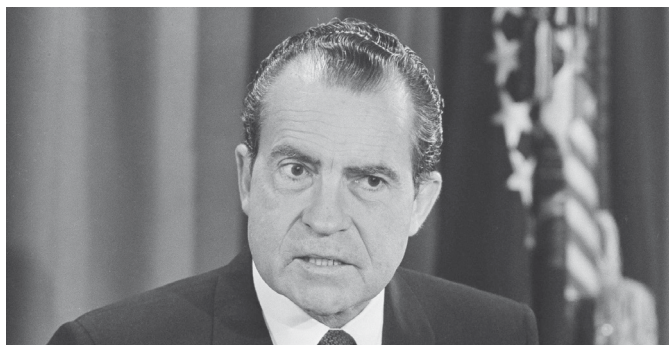
5. IMMO — world reserve cryptocurrency

Mankind has always tried to create the perfect monetary system. Gold has always played an important role in the international monetary system and has served as a unit of exchange unit because it was considered a valuable and rare resource.

Gold coins first appeared in 550 BC when ordered by King Croesus of Lydia (an area that is now part of Turkey) They were circulated as a currency in many countries before fiat or paper money came into existence.

When fiat money was put into circulation, its value was tied to gold. By the end of the 19th century, most currencies were fixed to gold at the price of one ounce of gold, a situation that lasted around 100 years.

Our current monetary system is orchestrated by bankers and financiers who consider their interests paramount. Central banks continue to issue money that is unsecured by any assets which cause savings to lose their real value. The Bretton Woods Agreement was an attempt to provide a stable monetary system, by using fixed exchange rates. USD was defined as the international reserve currency, and the price of gold was linked to the dollar, specifying a Troy ounce of gold fixed at \$35.



Unsurprisingly, the system failed, and in 1971, President Nixon ended the link between gold and the dollar. Countries could no longer rely on the gold standard, and the Bretton Woods Agreement was ended. However, the US dollar retained its role as the international reserve currency.

5. IMMO — world
reserve cryptocurrency



In 2008, a global financial crisis prompted Satoshi Nakamoto to create a new kind of currency that didn't rely on a centralized bank to issue it. This new currency, or cryptocurrency as it was already known, was called Bitcoin. Bitcoin was based on the principles of management decentralization, equal rights for all participants, and no requirement for intermediaries for any cryptocurrency transactions. In addition, it allowed full public knowledge of all cryptocurrency transactions made. Unfortunately, as interest in cryptocurrency grew, the market became flooded with speculators and fraud, particularly for ICOs. As the

cryptocurrency market has evolved outside of the current financial framework, there has been no proper regulation which has led to fraud and market manipulation.

Without Bitcoin, there would be no blockchain, a unique technology that allows you to create a distributed data register where the information is available to all and cannot be changed by anyone. This blockchain technology not only works in the cryptocurrency environment but also in medicine, law, finance and many other areas. This technology makes it possible to create a decentralized administration where no single person or group of persons can use power to their advantage.

However, modern cryptocurrencies are not yet an alternative to fiat money as they do not hold fundamental value of the asset. This is because cryptocurrency is comprised of bits of information without any significance and any amount can be «printed» on the Internet. But the important contribution of cryptocurrency and Bitcoin, in particular, is to create a blockchain technology that allows you to distribute power between participants, taking it from the hands of one or more persons.

5. IMMO — world reserve cryptocurrency

Mankind has yet been unable to create the ideal money that would take into account the shortcomings of its predecessors and could become a new round of development in the economic system. If we compare gold, fiat money, and cryptocurrencies, we can clearly see what criteria each currency meets.

CHARACTERISTIC	GOLD	FIAT MONEY	CRYPTOCURRENCIES
Durable	Yes	Yes	Yes
Portable	Yes	Yes	Yes
Divisible	Yes	Yes	Yes
Intrinsic value	Yes	No	No
Decentralization	Low	Low	High
Legal approval	High	High	Very low
Limited supply	Yes	No	Yes
Smart (integrated into the digital world)	Low	Low	High

The first four characteristics are drawn up in accordance with the provisions of Aristotle's ideal money. The following is included. As the economy has changed significantly since the time of the ancient Greek philosopher, it means that money has new criteria and functions to which it must meet and which it must perform.

In the traditional economy, Gold and Fiat money met a number of provisions according to which the currency can be used as a reserve:

01

The currency of a country with a highly developed, strong and stable economy

02

A currency that is often used in international trade

03

A reliable central bank handling the money supply

04

Long-term purchasing power stability

5. IMMO — world
reserve cryptocurrency

A full-fledged ubiquitous reserve cryptocurrency that serves as a means of payment, accumulation of value, risk hedging, lending, and other transactions can only be created if these criteria are met.

As for cryptocurrency, there are no clear rules or provisions for a it to become a reserve currency. Having analysed reserve currencies and cryptocurrencies, IMMO has formulated a number of criteria for creating a public reserve cryptocurrency:



INTRINSIC VALUE

assumes the price of an asset cannot be reduced to zero value due to fluctuations in the market of supply and demand since there is always a minimum limit below which the price will not fall. Emissions will be limited because of the intrinsic values inherent in foreign currency.



LEGAL STRUCTURE

a transparent legal structure guaranteeing the rights of project participants, setting the fundamental value of the token and ensuring transparent governance of the project and the decision making process. IMMO High1000 is a guarantor of the project transparency.



TECHNOLOGY AND INFRASTRUCTURE

ensures the implementation of the principles of decentralization, transparency, and the absence of third parties in transactions and ease of use.



GOLDEN SECTION

is a combination of profitability, liquidity and riskless characteristics. A detailed description is given in section 3.4.

5. IMMO — world reserve cryptocurrency

The distribution of resources within IMMO will be organized in accordance with the shares of the world's leading economies represented in the SDR. Moreover, the denomination of the IMMO token will be made in relation to the SDR. This approach allows the diversification of IMMO resources and establishes a link to the reserve and means of payment issued by the International Monetary Fund.

The geographical structure of IMMO resources is based on the economic weight of the region relative to the world GDP, calculated in the SDR, and consists of 5 world regions:

USA	EUR	CNY	JPY	GPB
41.73%	30.93%	10.92%	8.33%	8.09%

This next comparative table shows that if all the criteria are met, IMMO clearly can be used as a next generation reserve currency:

CHARACTERISTIC	GOLD	FIAT MONEY	CRYPTOCURRENCIES	IMMO
Durable	Yes	Yes	Yes	YES
Portable	Yes	Yes	Yes	YES
Divisible	Yes	Yes	Yes	YES
Intrinsic value	Yes	No	No	YES
Decentralization	Low	Low	High	HIGH
Legal approval	High	High	Very low	HIGH
Limited supply	Yes	No	No	YES
Smart (integrated into the digital world)	Low	Low	High	HIGH

The IMMO cryptocurrency is a Golden Section of traditional and cryptocurrency assets - it solves the problems of each of them through the synergy of all characteristics. As a result

of such an association, a dumpless coin is obtained with significant prospects for future development, and whose capitalization will grow. Other coins will continue to solve local problems. IMMO's cryptocurrency will be a reliable means of payment and storage and create a basis for other projects.



IMMO FOUNDATION