

Purpose :

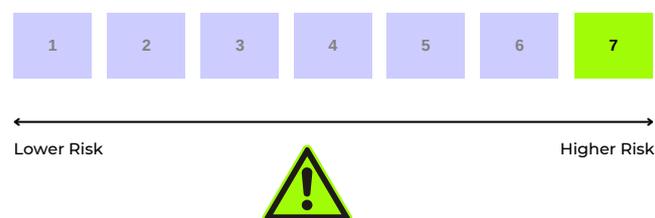
This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risk, costs, potential gains and losses of this product and to help you compare it with other products.

Product	
Product name	Heritages3
Manufacturer	heritages.io.3 AG
Address	Heiligkreuz 6, Postfach 129, 9490 Vaduz, Liechtenstein
Website	www.heritages.io
Phone Number	Call +41 76 439 48 42 for more information.
Competent authority	Financial Market Authority Liechtenstein
Date	This document was last updated on 05/10/2022

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?	
Type	Share Token.
Objectives	The Share Tokens offered here give you the right to receive a share in the profits and liquidation proceeds of heritages.io.3 AG, a limited liability company incorporated in Liechtenstein which purchases, holds and sells a portfolio of non-fungible tokens (NFT). Share Tokens do not give you voting rights. Share Token do not give the right to receive back the invested amount.
Intended retail investor	The product is meant for retail clients, who (i) have a short-term investment horizon, (ii) are able to bear any loss incurred as a result of market movements during or at the end of the agreed term, (iii) have sufficient knowledge and/or experience of this or a similar product and (iv) want to use the product for hedging purposes or want to participate in the market performance

What are the risks and what could I get in return?

Risk Indicator

The risk indicator assumes you keep the product for the sample period. The actual risk can vary significantly if you cash in at an earlier or later stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions are very likely to impact our ability to pay you.

Be aware of currency risk if your reference currency differs from the currency of the Product. You might receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Material risks not included in the summary risk indicator are: lack of consensus on the legal status and regulation of NFT asset and risks associated with nascent technology. If we are not able to pay you what is owed, and the amounts payable to you after realization of the collateral are insufficient, you could lose your entire investment. This product does not include any protection from future market performance so you could lose some or all of your investment. This product is a complex product and is only intended for investors who understand the risks involved and have experience of investing in similar products.

Performance scenarios

Investment EUR 10,000		2 year
Stress scenario	What you might get back after costs (Average return each year)	0 EUR (-100%)
Unfavourable scenario	What you might get back after costs (Average return each year)	2'000 EUR (-80%)
Moderate scenario	What you might get back after costs (Average return each year)	11'600 EUR (16%)
Favourable scenario	What you might get back after costs (Average return each year)	12'800 EUR (28%)

This table shows how much you could get back over 1 year under different scenarios if you invest EUR 10,000.

The scenarios presented show how your investment could develop. You can compare them with the scenarios for other products. The scenarios shown represent an estimate of future performance based on past changes in the value of this investment; they are not an exact indicator. How much you actually receive depends on how the market performs and how long you hold the investment/product. The stress scenario shows what you could get back in the event of extreme market conditions and does not take into account the event that we may not be able to pay out. The figures quoted include all the costs of the product itself, but may not include all the costs you may have to pay to your adviser or distributor, or the costs of your adviser or distributor. The figures quoted do not take into account your personal tax situation, which may also affect how much you get back.

What happens if heritages.io.3 AG is unable to pay out?

You are exposed to the risk of insolvency, i.e., overindebtedness, impending insolvency, or insolvency of heritages.io.1 AG. As a result, you may suffer a substantial loss from the product up to the total loss of the capital invested. In the event of insolvency, investors' claims are subordinated, i.e. rank behind the claims of secured and unsecured creditors. Investors have no direct claim to specific NFTs or other assets of the issuer.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amount shown here is the cumulative costs of the Product itself, for the recommended holding period. It includes potential early exit penalties. The figures assume you invest EUR 10'000. The figures shown are estimates and may change in the future

Costs Over Time :

The person selling you or advising you about this Product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time

Investment EUR 10,000	
scenario	If you cash in at the end of the recommended holding period
Total costs	EUR 4'050
Impact on return (RIY) per year	40,5%

Composition of Costs :

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
- The meaning of the different cost categories

One-off costs	Entry costs	25,5%	The impact of the costs you pay when entering your investment. The impact of costs are already included in price. This is the most you will pay and you could pay less.
	Exit costs	12,5%	The impact of the costs of exiting your investment when it matures.
Recurring costs	Portfolio transaction costs	N/A	The impact of the costs of us buying and selling underlying investments for the product
	Other ongoing costs	2,5%	The impact of the costs that we take each year for managing your investments.

How long should I hold it and can I take money out early ?

Recommended holding period: 1 year

Due to the risk and return profile, we recommend a holding period of at least 1 years for this product. The Share Tokens provide exposure to NFTs that are particularly exposed to general supply and demand cycles. The market values of the assets may decline and remain at a lower price level for an extended period of time. Share Tokens can only be sold and purchased on a bilateral basis. The product cannot be easily terminated early. Furthermore, it does not offer any early termination rights. The product may be sold or transferred early. Early redemption may significantly affect the risk and return profile.

How can I complain ?

Complaints about the Share Tokens, the conduct of heritages.io.1 AG or the person advising on or selling Share Tokens should be addressed in writing to: heritages.io.1 AG, "Complaints Officer", Heiligkreuz 6, Postfach 129, 9490 Vaduz, Liechtenstein, or via e-mail to contact@heritages.io, or visit our website www.heritages.io.

Other relevant information

This basic information sheet does not contain all the information on this product. It only describes the general functioning of the product. Any additional documents relating to the product will be published on the following website www.heritages.io in accordance with the relevant legal provisions. For detailed information - in particular details about the structure and risks of an investment in the product - you should read these documents.