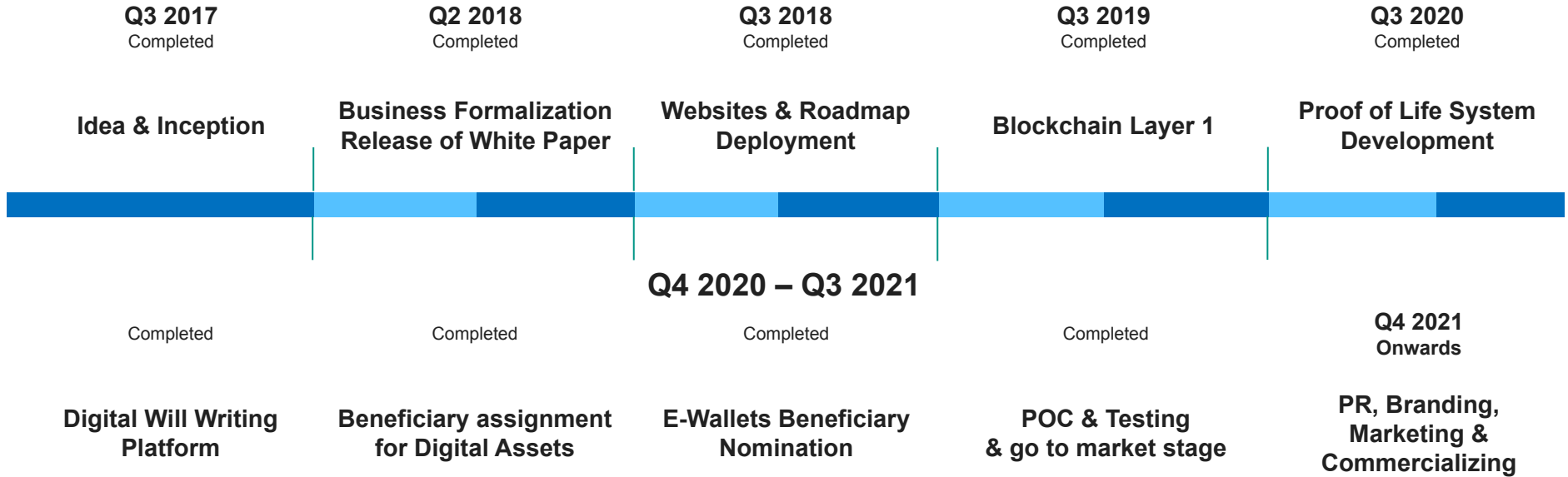




Blockchain & SAAS solutions to the **Inheritance Management Industry**



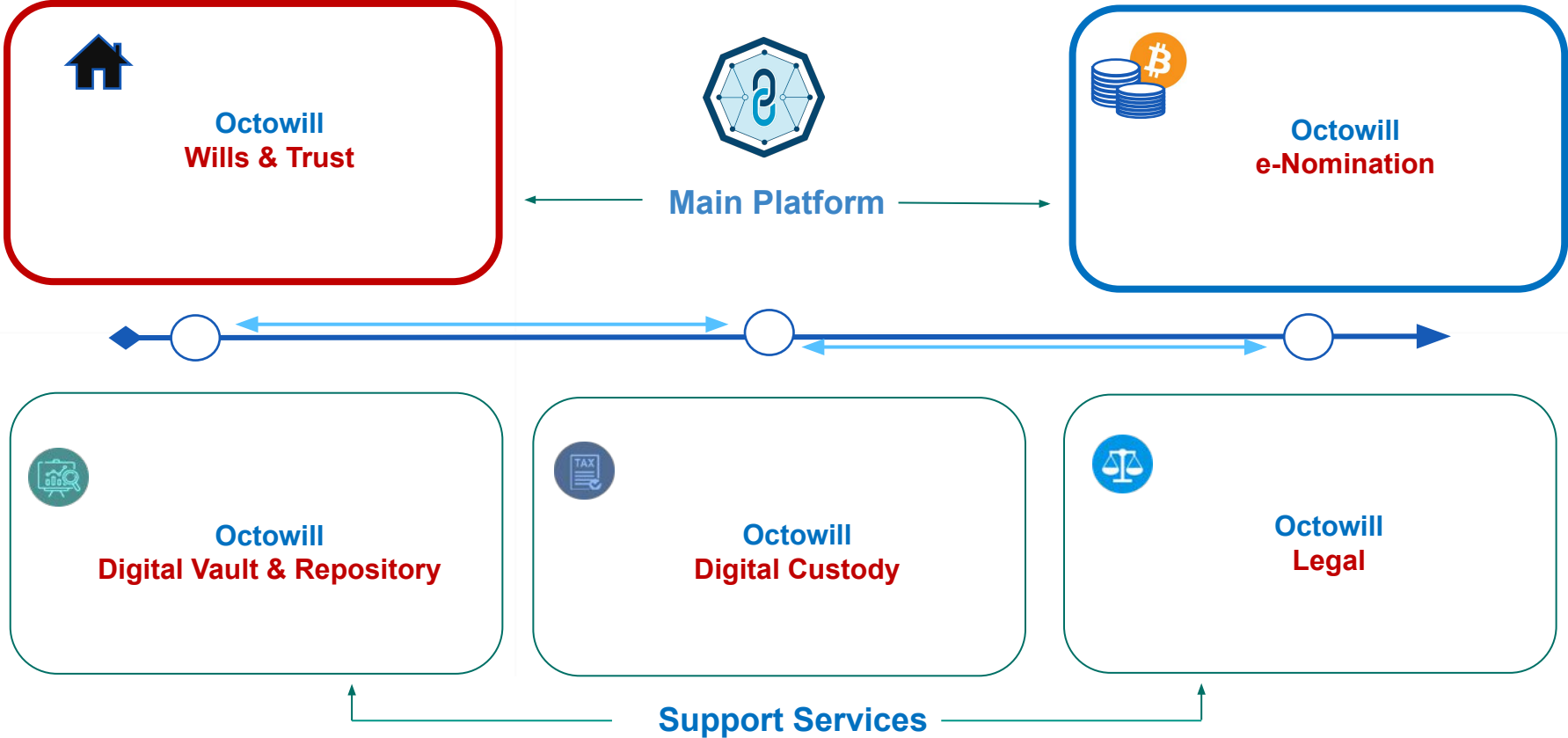
Where did we start & milestones achieved to date



Octowill's business direction

- 1- Create a fully automated online inheritance system to write **digital wills, trust** etc. with blockchain technology.
- 2- Build a world class **e-Nomination** service for digital assets, e-wallets, electronic documents, emails, mobile content, investments, digital currency & electronic money.
- 3- Set up a seamless process of **Cradle to Grave** inheritance solutions on blockchain (such as online execution, probate, asset administration & distribution).

Our blockchain platform contents & modules



The Logic Behind a Blockchain Will

Problem Statement

- Over 85% of the **Malaysian population** has **no wills**.
- Billions are lost annually due to **unclaimed / lost money**.
- No secure framework to inherit **digital assets**.
- Inheritance industry is **unregulated**, open to **fraud** and **manipulation**.

Why we think we can succeed

- There is an **increased awareness** of needing a will
- **Growing e-Wallet** and electronic money transactions globally
- There is a need **for an easier solution** to pass on assets to loved ones
- There is **no mobile inheritance application** or a inheritance Super App

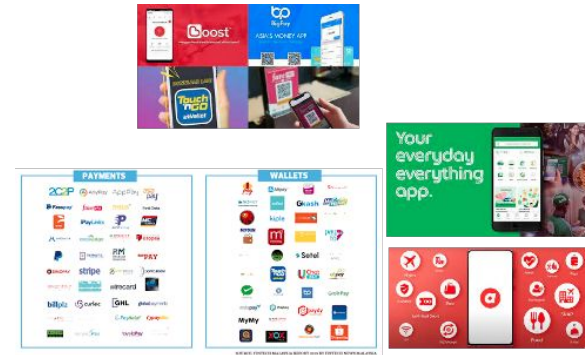
The Logic Behind e-Nomination

e-Nomination services

e-Nomination **enables the holder** of any asset to **pass on to their assets** to any person they nominate, without a will or a probate.

What assets can you e-Nominate now

- Transferable liquid assets
- e-Wallets
- Bank accounts
- Investment accounts
- Forex, brokerage, shares, stocks
- Insurance policies
- Cryptocurrencies (hot wallet)



Future rollout - with Octowill Enhanced Blockchain System

- Inheritance of digital data such as emails, passwords
- Assigning of business documents, personal data, cloud storage to beneficiaries
- Inheritance of private keys, passwords & secured data
- Cold wallet & custodial wallet inheritance services

How to **e-Nominate**

- Register and login to the Octowill mobile app
- Select type of asset
- Set the beneficiary & nominate
- Nomination certificates issued on mobile
- Also downloadable from your own portal

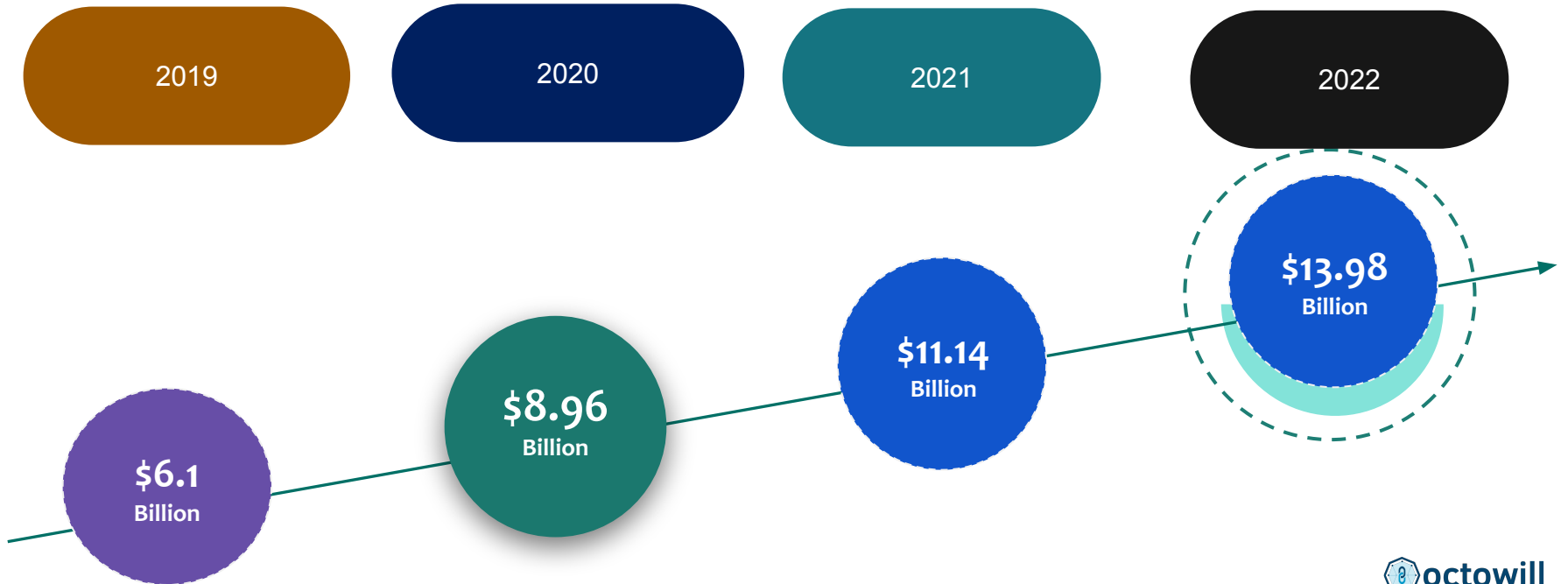
Simple & straight forward

Inheritance **at the palm of your hand**

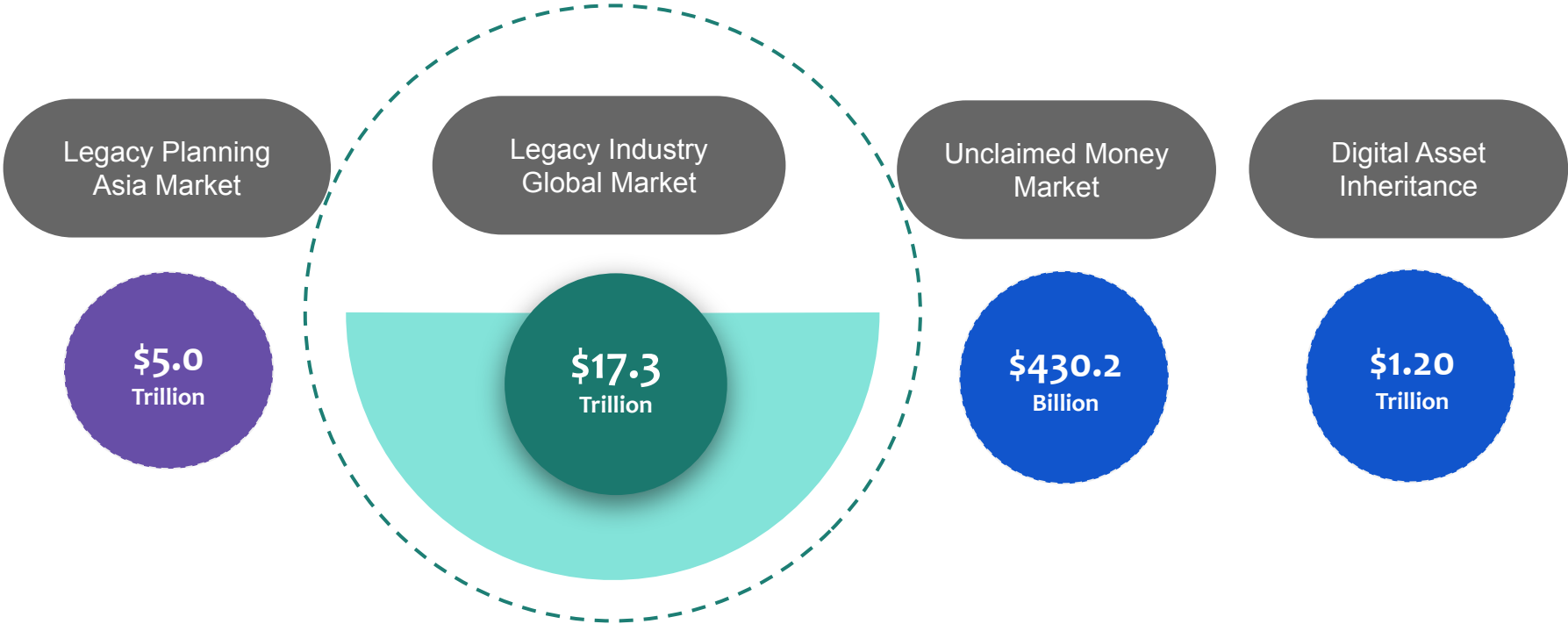


The advertisement features the Octowill logo at the top left. A large blue circle in the center contains the text "Futureproof Blockchain Inheritance" and "Secure the future of your digital assets with e-nominations." Below this, a smartphone displays the app interface with sections for "Refer and Earn" (MYR 1.00), "Referred Friends" (10), and "My QR-Code & URL" (abc1234). At the bottom, there are buttons for "DOWNLOAD NOW" on the App Store and Google Play, and the website "octowill.com".

Global e-wallet & market opportunity



Global inheritance market opportunity



Point to Note

**In Malaysia alone RM 70 Billion
Unclaimed Money in ARB & AG office**

Source

<https://www.malaymail.com/news/malaysia/2021/09/11/report-some-rm90b-worth-of-assets-mostly-owned-by-malays-unclaimed-as-of-20/2004690>

Digital Fintech - in Malaysia

DIGITAL BANKING CONTENDERS IN MALAYSIA



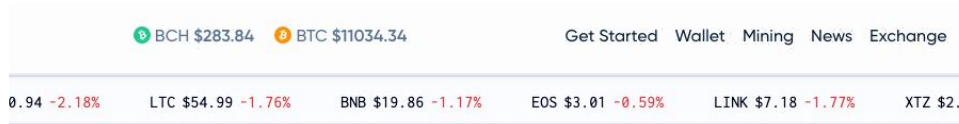
Facts on inheritance

The questions that remains unanswered:

- 1- **What happens to the money** in any digital wallets, ewallets, investment accounts, bank accounts, trading accounts or crypto currency accounts **when the owner dies?**
- 2- **What is today's global practice** to inherit these digital assets? to your surprise, you will find there is none that is visible.



Some recent development on this industry



China Passes Law Protecting Cryptocurrency Inheritance



TING PENG

MAY 28, 2020

Chinese Citizens Are Now Able to Inherit Cryptocurrency

China's new civil code will include cryptocurrency such as Bitcoin to be part of the legal inheritance.

6988 Total views 392 Total shares

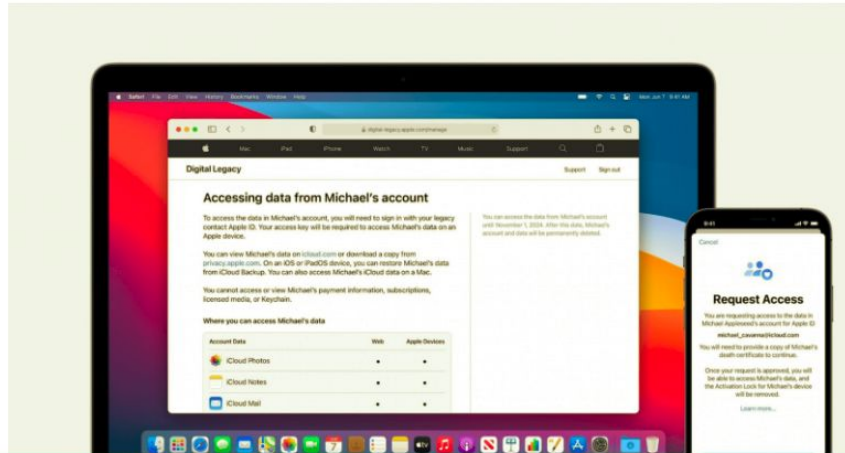
Listen to article 1:07





Apple Digital Legacy Service Lets Users Choose Heirs For Their iCloud Data After Death

BY [IKMAL ROZLAN](#) | JUNE 8, 2021



Search... 

TOP 10 TIPS FOR CHOOSING A FOREX BROKER IN 2021



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Newsline

Hideo Kojima raises concerns about extinction of physical media: "Access to it may suddenly be cut off"

News, 09.08

Mundfish answers Atomic Heart questions, criticizing devs that cut games into pieces to 'milk' fans

News, 09.08

Activision Blizzard update: Frances Townsend steps down from Activision Blizzard women's network, Overwatch League sponsors suspend partnerships with company

News, 09.08

Lars Doucet launches new tool to detect game engines used in all titles on Steam

News, 09.08

Zynga's Bernard Kim on Q2 financial results and acquisitions: "We've become a preferred destination for a lot of companies"

Featured, 07.08

Participation in Steam game festival boosts wishlisting rate by 421%

News 13.07.2021 16:24

Facebook, VK, Twitter, RSS icons

Tencent obtains patent to allow inheritance of digital in-game items

Published by Evgeny Obedkov

Tags: China, patents, tencent

In the digital age, some people might want to know what will happen to their accounts and in-game items after their death. Tencent might just have an answer to this question, now that it has obtained a new patent that allows inheriting digital assets.



Vacancies Companies

- Unity Technical Artist Remote work
- Game Economy Designer/Game Analyst Remote work
- Senior Game Producer Remote work
- C#/Unity Game Developer Remote work
- Game Designer Remote work

All vacancies

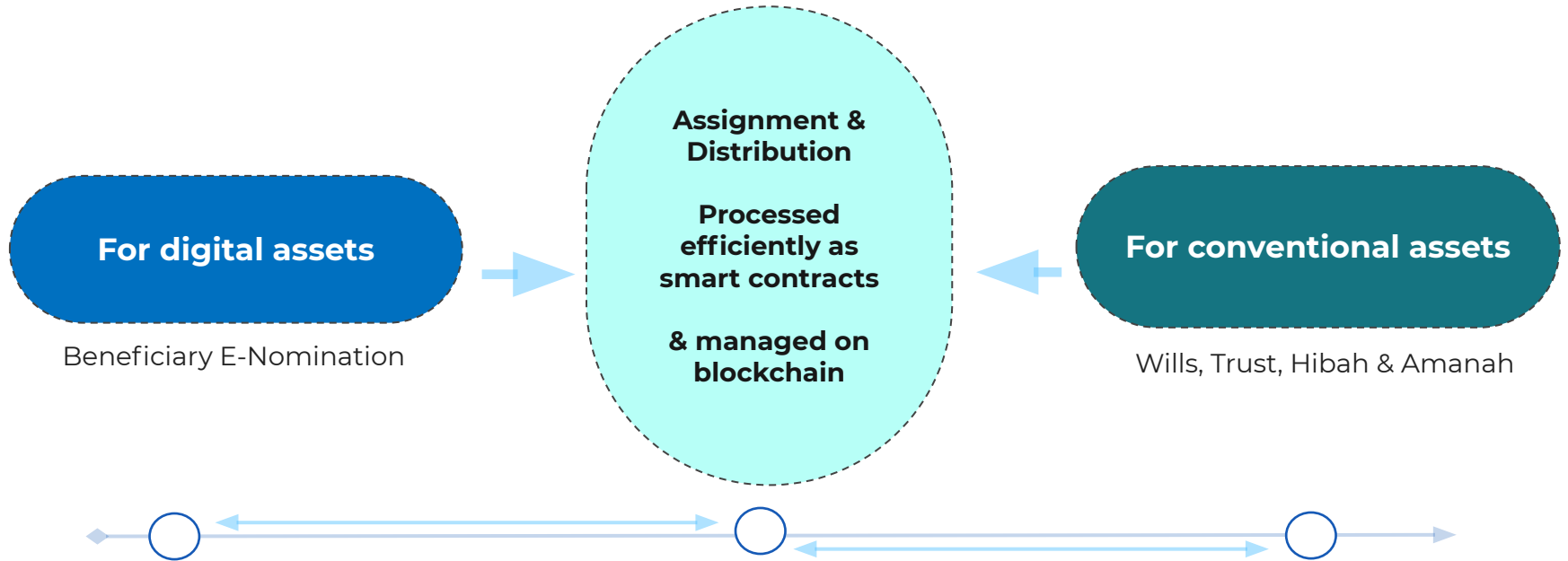
Create resume

Post a job

The solution?

Octowill is a homegrown solution
for the global market

Our blockchain solution is built on these 2 applications



One Of A Kind

Octowill is a fully **Trademarked** & **Patented** brand

(OCTOWILL PATENT APPLICATION NO. : PI2021004482)

SYSTEM AND METHOD FOR MANAGING A WILL / E-NOMINATIONS ON BLOCKCHAIN FOR THE INHERITANCE OF TRADITIONAL ASSETS AND(OR) DIGITAL ASSETS



Starts with

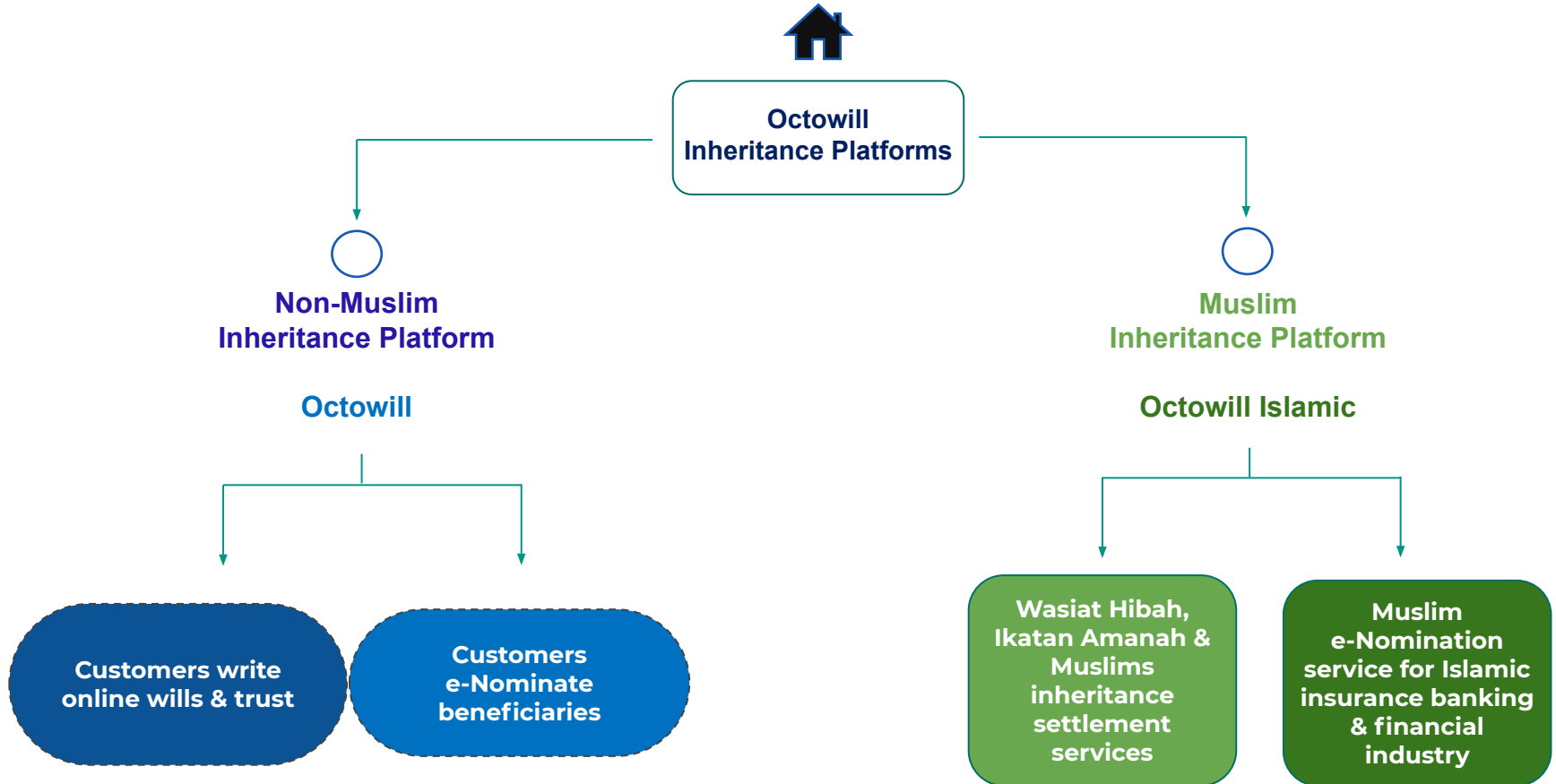
Creation of blockchain will & e-Nomination

Ends with

Execution of the contract & logs into blockchain



Addressing the needs of all market segments



Octowill's Online Inheritance Portal

<https://octowill.com/customer>

Octowill Services

Be it Traditional Assets or Digital Assets, assigning beneficiaries to your wealth is now made easy with Octowill's wide range of inheritance services.



Will Writing

Write your will for traditional assets, secure it on the blockchain and ensure it reaches your loved ones after you're gone.

e-Nomination

Pass on your digital assets to your assigned beneficiary via blockchain without even sharing your passwords.

Repository & Digital Vault

Protect your will, personal information, and other private details of your assets on our digital vaults secured by blockchain.

Asset Custody & Escrow

Octowill safeguards your assets on the blockchain and assures they are delivered to your beneficiary at the right time.

The screenshot displays the Octowill customer portal. At the top, the user is identified as 'WELCOME SELVARAJAH RAMASAMY'. The main dashboard features several key service cards: 'Create Will for Digital Assets', 'Create Will for Traditional Assets', and 'Create Islamic Will'. Below these are sections for 'My Nominations' (0 Active, 0 Pending) and 'My Will' (1 Active, 0 Pending). A 'My Wallet Balance' of -MYR 19.98 is also visible. The bottom section of the dashboard is divided into four service tiles: 'WILLS & TRUSTS', 'E-NOMINATION', 'VAULT & REPOSITORY', and 'HIBAH & WASIYYAH'. A right-hand sidebar contains 'My Profile', 'My KYC', and 'Triggers'. The bottom navigation bar includes 'Dashboard', 'Create', 'View', 'Vault', 'Orders', 'Wallet', 'Manage', and 'Refer & Earn'.

Octowill Islamic - Muslims Inheritance Portal

<https://octowill.com/islamic/customer>

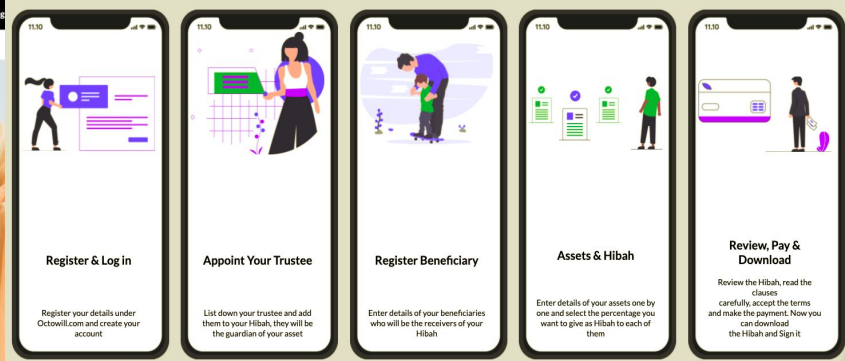


The image shows the top portion of the Octowill Islamic website. At the top, there is a green navigation bar with social media icons for Facebook, LinkedIn, Email, and Messenger. Below this is the Octowill Islamic logo on the left and a navigation menu with links for Home, Company, Solutions, Blog, Contact, and a prominent green button for 'Create New Account'. The main content area features a large, warm photograph of a family consisting of an elderly man, a woman in a grey hijab, a man in a black cap, a woman in a yellow hijab, and a young child. Overlaid on the bottom left of this photo is a white text box with the following content:

**Inheritance Service on Blockchain
Beyond 21st Century**

Safeguard your assets on the blockchain. Write your will or e-Nominate your beneficiary now.

How to write your Hibah in 10 Minutes



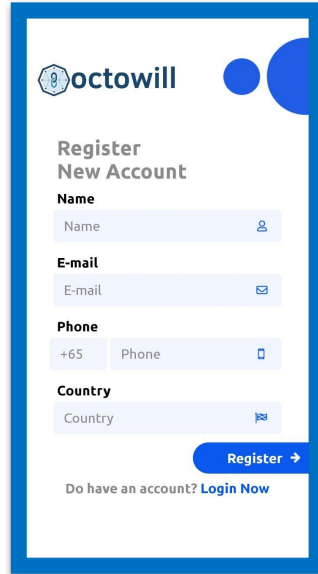
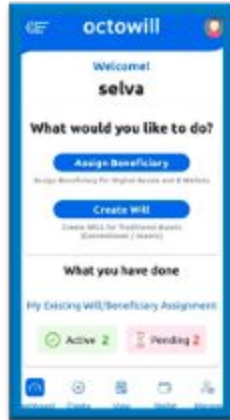
The image displays five smartphone screens, each representing a step in the process of writing a Hibah. Each screen includes an illustration and a brief description of the step:

- Register & Log in**: Register your details under Octowill.com and create your account.
- Appoint Your Trustee**: List down your trustee and add them to your Hibah, they will be the guardian of your asset.
- Register Beneficiary**: Enter details of your beneficiaries who will be the receivers of your Hibah.
- Assets & Hibah**: Enter details of your assets one by one and select the percentage you want to give as Hibah to each of them.
- Review, Pay & Download**: Review the Hibah, read the clauses carefully, accept the terms and make the payment. Now you can download the Hibah and Sign it.

Wasiyyah and Hibah

Octowill e-Nomination & Wills on Mobile Application

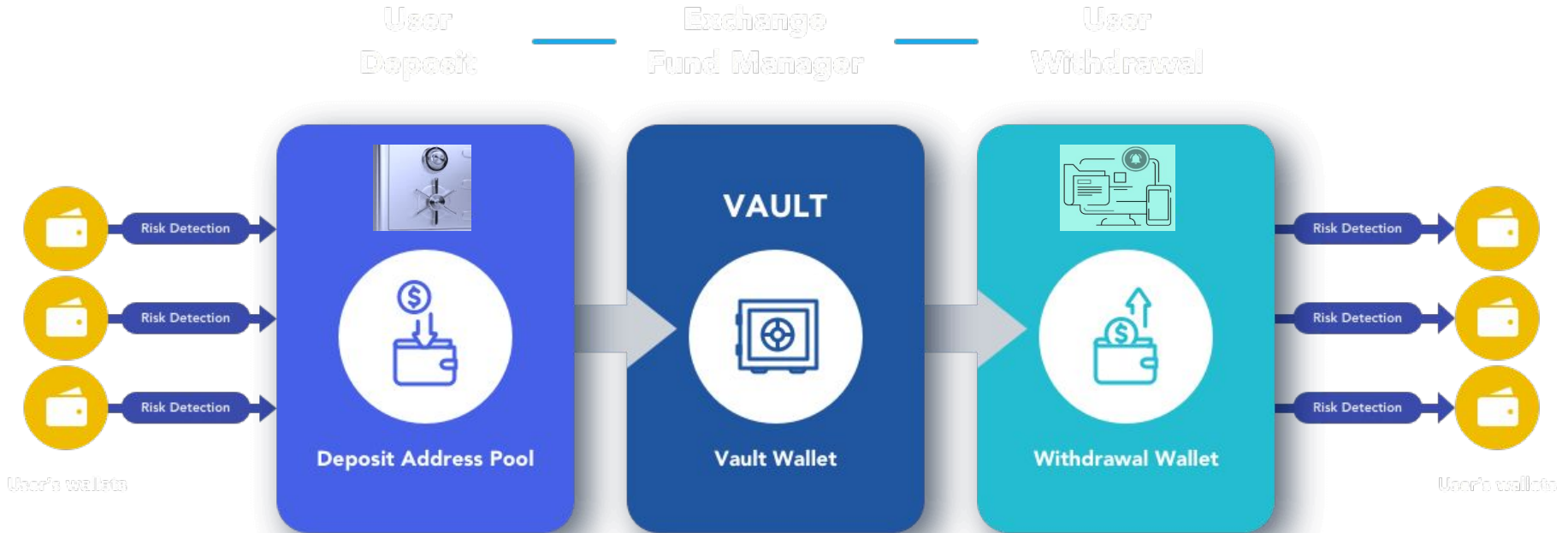
<https://octowill.com/enomination>



In progress

The Octowill Digital Asset Custody

Licensing is still being processed by the Securities Commission Malaysia



Octowill's go-to market strategy

- B 2 C - Based on customers needs to secure their assets

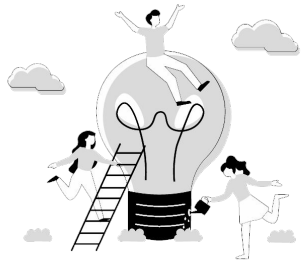
Utilise PR, Branding & Marketing initiatives that is targeted to drive onboarding & signing up of services through effective education campaign.

- B 2 B - Create partnerships with responsible service providers

Encourage partners to provide responsible service to their clients & wallet holders, building trust & confidence. Offer white labelling solutions.

- B 2 G - Advocate the need to reform the inheritance industry

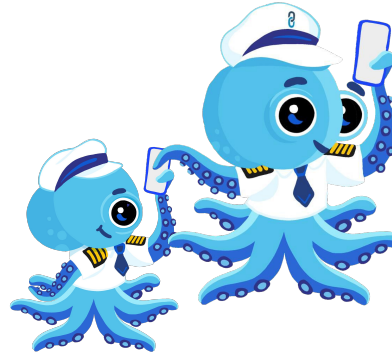
To invite legislative bodies and assist in carving the inheritance framework for digital assets & licensing.



Octowill Branding & Marketing

CaptOcto – Octowill's Mascot

To represent the brand and to deliver the message



Introduced a Mascot via the CaptOcto SOCMED Channels:

<https://www.instagram.com/yourcaptoto>

<https://twitter.com/yourcaptoto>



Media reach and educational content



KUALA LUMPUR (Sept 11): The exponential surge of the digital assets ecosystem that has grown significantly in recent years has raised the important issue of what happens to these digital assets when an owner/investor passes away.

According to Octowill Sdn Bhd, a recent MasterCard Impact Study shows that Malaysia is No. 1 in Southeast Asia for e-wallet usage with total transactions of approximately RM20 billion per annum.

Citing a cryptocurrency exchange service provider, Octowill said Malaysia has around 300,000 crypto users with a combined total investment of more than RM1 billion worth of digital assets.

In an email interview, Octowill founder and CEO Selvarajah Ramasamy said recent studies have also echoed this concern showing that 89% of cryptocurrency investors are worried about dying with their assets, adding that only 23% have any form of documented plan in place.

He explained that Octowill's inheritance platforms are built using blockchain technology to create wills, e-nominate beneficiaries, distribution, and custody of assets.

"Octowill's digital inheritance solutions were created to mitigate the risks involved with maintaining digital assets and ease the process of asset transfers.

"Our system allows users to include digital assets and e-nominate their loved ones as beneficiaries. Through its various features, the system will then ensure that the assets will be passed on accordingly when the time comes," he said.

Ramasamy said Octowill's unique system also allows for nomination without needing users to share sensitive information such as passwords or private key codes with the company.

Marketing strategy

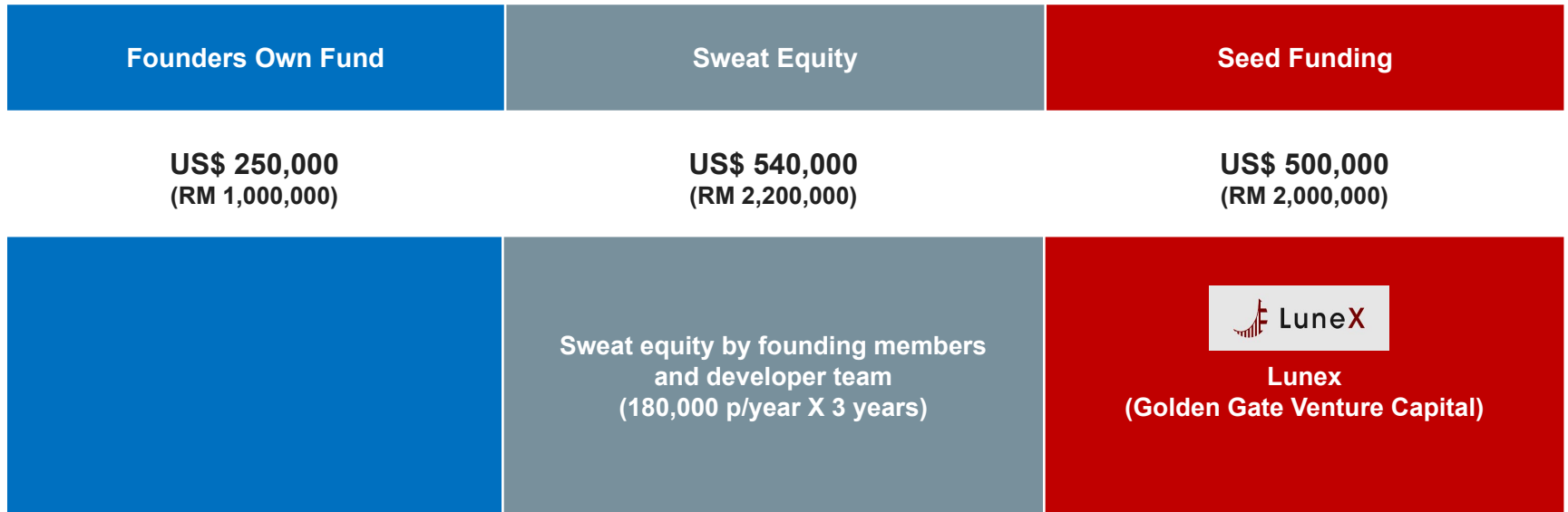
- **Direct Customer** Acquisition (Digital & Traditional).
- Collaboration with **e-wallet aggregator** platforms.
- Strategic alliances & **white label** partnerships.
- **Digital exchange** (500+ exchanges).
- Payment services & e-wallet provider **partnerships**.
- **Muslim & non-muslim** market related service platforms such as iPortal.



Investments to Date

Since Inception (2017)

2020



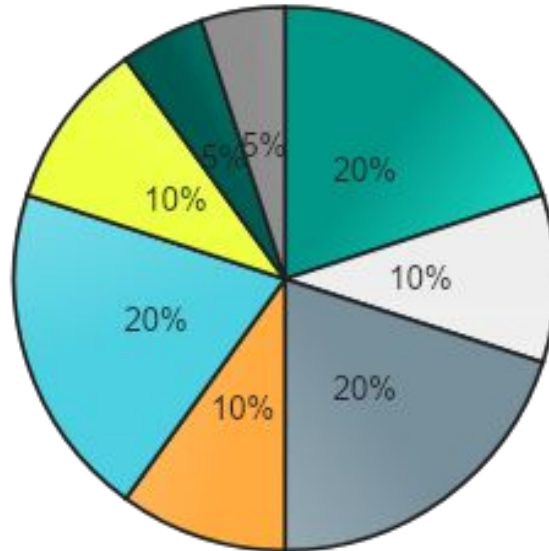
Investment asking

ETHIS ECF	VC & Scale Funding	Exit Plan
Min - RM500,000 Max - RM2,500,000	Min RM5,000,000 Max RM7,500,000	<u>Option 1</u> Series A, B & C
Sa'ada Shares (With Purchase Back Undertaking)	in form of share swaps. Redeemable convertible shares	<u>Option 2</u> Nasdaq (or) STO / IEO <u>Option 3</u> Buy back with a premium within 5 years

Funds needed for :

Most of the fund will be spent on PR, branding, marketing, customer acquisition, regional expansion and Technical development, product enhancing and building Blockchain solutions.

Optimum utilization of funds



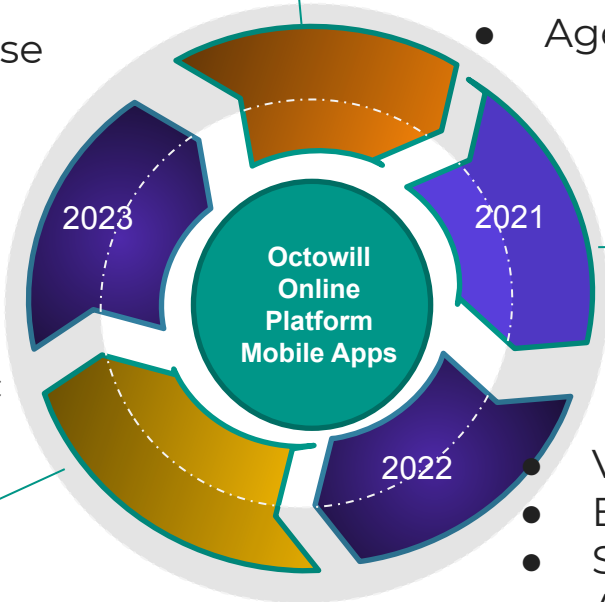
- Marketing (media & manpower)
- Customer onboarding
- Operational expenditure
- Global reach (exhibitions etc)
- Blockchain development
- Nodes & Server deployments
- Smart Contracts development
- Reserve

Octowill Releases in stages

- SC Approval for DAC License
- Asset Custody Service
- Legal Services

- Setting up of Octowill Blockchain Foundation

- Launch Inheritance Public Blockchain (WILL)



- Online Will Platform
- eNomination (Mobile App)
- Agency & Partners Onboarding







- Vault & repository
- Execution & Claims
- Settlement Services
- Addendum & Upgrade Services

Potential e-Nomination service partners & customers in Malaysia

E-Wallet / Digital Wallets Beneficiary Service	Beneficiaries for Deposit Taking Accounts
Touch 'n Go / Smart Tag / RFID	Exchanges / Forex Traders
Boost Pay / AliPay / WeChat Pay / Big Pay	Depository Accounts & Services
PayPal / Merchants / Trade Accounts	Digital Banking / Financial Institutions
Tokenized Technology companies	Insurance Companies
Other E-Wallets Merchants	253 MLM Companies - customer accounts
42 - E-Wallet Providers in Malaysia	14 Approved Equity Crowdfunding Co. (investor accounts)
Total 39.86 million e-wallets in Malaysia (15.7 million users)	

Market Analysis

Potential competitors in Malaysia

For Will & Inheritance Services			Blockchain Inheritance	eNomination
Manual Services	Partially Digital	Fully Digital	0	0
 Rockwills®  AMANAH RAYA <small>TRUST COMPANY • TRUST MANAGEMENT • CORPORATE TRUSTEESHIP • BANKING</small>  as-Salihin TRUSTEE BERHAD	 SMART WILLS  Alpha Will Services <small>Will & Estate Planning Solutions</small>  @Will	0		
Some banks & legal firms do promote WILL as a add on service, but it is not done as a core business				

Potential global competitors

	Project Name	Detail on the competitors project and type of business	Current status of their project	MVP or Product release	Competitor or Complementary to Octowill
1	Eternal Trust eternaltrust.io	Establishment of Trust document & legacy management	Active	Yes	Complementary
2	C2 Legacy c2legacy.io	Crypto Assets Inheritance System	Not active since March 2018	No (expected on Q1-2021)	Potential Competitor
3	Octobase octobase.com	Wallet & Vault management system. With Wills, estate planning and testamentary disbursement.	Not defined	No Roadmap	None
4	Acropolis akropolis.io	Pension and savings infrastructure, that includes a Will & testament.	Not defined	No Roadmap	None
5	Tihosay tihosay.io	Trust and Inheritance Management on Blockchain	Active	No Roadmap	Potential Competitor
6	Heir heir.io	Proof of life system, inheritance management and execution on blockchain.	Not defined	No Roadmap	None

Others with MVP – Trust Verse, Synechron, Pass On

Current Partnerships & Discussions



Current Strategic Partnership formation



Team & Positioning

Managers & Advisors



Selvarajah Ramasamy

Founder & CEO

Born & Educated in Malaysia

Hold a Degree in Economics, UKM

Studied Aviation in New Zealand and hold Airline Transport Pilot License.

Operated as a Pilot with several International Carriers including Malaysia, China & Vietnam.

Industry Experience

More than 10 years in the business of Wills, Trust & Inheritance

An avid Blockchain Entrepreneur and a Techpreneur

15 years in IT & Software development business

Credentials

Director, Zinfoway Technologies Ltd.

Founder, OCTOWILL Group of Companies (Inheritance & Blockchain)

Founding Director, CARAVAN TRUSTEES BERHAD



Allan Graham Fiddler

VP Sales

Born in UK and holds a Degree in field of Engineering from Loughborough University, UK

Management Experience

Allan Fiddler have been involved in many key management roles including project management, project analysis, implementation, project marketing & management.

Industry Experience

He is Highly experienced in Implementation process of heavy technology-based projects.

Allan will play key implementation role in establishing global presence for Octowill, Creating exchange partnerships.

Allan will oversee key regulatory requirement and actively engage regulatory bodies.

Managers & Advisors



Sasidharan Thiruvengadam

Co Founder & CTO

Bachelor degree in Instrumentation and Control Engineering and has huge passion for Information Technology.

Experience

Worked in various IT projects•9 years of experience in Project Management in IT Domain.

Industry Experience

Director of Operation for ZinfoWay, an IT company involved in blockchain technology and product development.

Sasi is Program Architect of various blockchain applications and complex architecture. Will be heading the system design, blockchain integration, its architecture. Lead programmer and head of project management.



Edward Wong

Strategic Partner, Custodial Advisor

Holds multiple qualifications in IT and computer Engineering and has a passion for Writing & Publishing.

Experiences

Was the Treasury Architect at the US Federal Reserve.

One of the original Co-Founders of the Shanghai Futures Exchange.

Industry Experience

Edward Wong is Co-Founder of Quant-DART, the first AIFC licensed crypto exchange.

Specialist in Crypto Custody using quantum cryptography for unsurpassed security.

Edward was also an architect at IBM working on AI, machine learning and quantum computing.

Go to Market Strategy



Potential Revenue

Pricing Model & Source of revenue (for Malaysia)

No's	Product Category	Onboarding Service fee RRP (RM)	Execution Service fee RRP (RM)
1 -	E-Wallets Beneficiary	4.99	9.99
2 -	Banks & Depository Accounts	9.99	49.99
3 -	Insurance Beneficiary	9.99	49.99
4 -	Crypto Wallets Beneficiary	14.99	99.99
5 -	Exchanges Wallets	14.99	99.99
6 -	Stocks, Shares, Forex accounts	14.99	99.99
7 -	Online Wills (On Blockchain)	899	6,500

Revenue Projection

Figures in MYR	Year 1	Year 2	Year 3	Year 4	Year 5
	2022	2023	2024	2025	2026
No. of Customers	527,110	1,021,470	1,391,090	2,152,080	3,206,300
Revenue (Average 35)	18,448,850	35,751,450	48,688,150	75,322,800	112,220,500
(Less) Cost of Sales (60%)	11,069,310	21,450,870	29,212,890	45,193,680	67,332,300
Gross Profit	7,379,540	14,300,580	19,475,260	30,129,120	44,888,200
(Less) Operational Cost (60%)	4,427,724	8,580,348	11,685,156	18,077,472	26,932,920
EBITDA	2,951,816	5,720,232	7,790,104	12,051,648	17,955,280
(Less) Income Tax (24%)	708,436	1,372,856	1,869,625	2,892,396	4,309,267
Net (12.16%)	2,243,380	4,347,376	5,920,479	9,159,252	13,646,013

Investment Offer

	Minimum Target	Maximum Target
Target Amount	RM500,000	RM2,500,000
Type of Shares to be Issued	Sa'ada Shares (With Purchase Back Undertaking)	
Pre-Money Valuation	RM25,000,000	
No. of Existing Share(s) Before Fundraising Exercise	1,000,000	
Price Per Share For ECF Exercise	RM25	
No. of New Shares to be Issued	20,000	100,000
Post-Money Valuation	RM25,500,000	RM27,500,000
Equity Offered	1.96%	9.09%

Investment Offer - Cont,..

	Minimum Target	Maximum Target
Minimum Investment Target Amount	RM1,000	
Target Purchase Back Period	60 Months	
Target Purchase Back Price Premium	20% Above Price Per Share For ECF Exercise	
Target Dividends	Up to 12% Out of Net Profit Per Annum Depending on Dividends Milestone (Lowest Target Commitment of 6% Out of Net Profit Per Annum)	
Campaign Period	90 Days	

Dividend Milestone

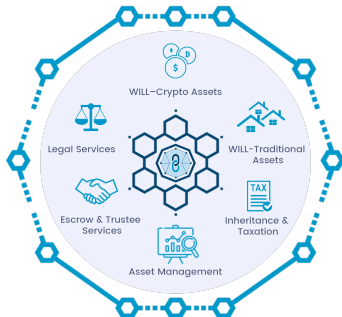
Octowill targets to announce dividends of up to 12% per annum out of Net Profit for the year, depending on whether Octowill reaches its projected Net Profit of Octowill's projected financials, while still targeting to announce annual dividends on a proportionately reduced basis as follows if the projected Net Profit is not reached:

Milestone Achievement Range Based on Projected Net Profit	Target Annual Dividend Announcement
80% to 100% or higher	Up to 12% per annum
60% to 79.9%	Up to 10% per annum
40% to 59.9%	Up to 8% per annum
20% to 39.9%	Up to 6% per annum

Octowill's Secret Sauce

- Revolutionary **vision** and **strategy**
- Industry **expertise**
- **Blockchain** implementation
- First bus on the road & **pioneer advantage**
- Right product & **the right time**





The Octowill SOCMED channels are:-
<https://www.linkedin.com/company/octowill>
<https://www.instagram.com/octowill/>
<https://twitter.com/octowill>
<https://www.facebook.com/octowill>

Introduced a Masco
 The CaptOcto SOCMED channels are:-
<https://www.instagram.com/yourcaptocto>
<https://twitter.com/yourcaptocto>

Q&A & FAQ :
<https://octowill.freshdesk.com/support/home>

Website : <https://Octowill.com>

CEO : selva@octowill.com

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 6000 Kuala Lumpur, Malaysia

Published : Refer articles on our website at
<https://Octowill.com>

Q&A & FAQ : <https://octowill.freshdesk.com/support/home>

