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Inas Nureldin, Michael Schweikart and Jakob Berndt

Directors of Tomorrow GmbH,
Hamburg, 9 October 2020

INFORMATION

A basic information sheet has been published. Investors can view and download this without any access restriction on the issuer's website at **tomorrow.one/de-de/crowd-investing** and on the website of the contractually tied broker WIWIN GmbH & Co. KG [hereinafter also referred to as "WIWIN"] at **wiwin.de/produkt/tomorrow**.

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Acquiring this security entails significant risks and can lead to the complete loss of the invested sum.

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THIS IS TOMORROW

MOBILE BANKING FOR A BETTER FUTURE

Tomorrow is a social business that was launched in 2018 by the founders Inas Nureldin, Jakob Berndt and Michael Schweikart with the vision of using money to leverage positive change. Since then, Tomorrow has been turned from a vision into a reality – with more than 50 employees, over 40,000 customers, almost 20 million euros in impact investments and the protection of over 70 million m² of rainforest – and the first account in the world that offsets your CO₂ footprint. In 2020 we became part of the global B Corp network.

Everything we do is with heart and soul and state-of-the-art technology – because with Tomorrow you no longer have to compromise between modern banking and sustainability.

Together with you, we want to develop a bank that changes the entire course of banking – and we're already making good headway.

**“ IF AT THE BEGINNING SOME-
ONE WOULD HAVE SAID TO
ME THAT WE WOULD BECOME
A B CORP AFTER BARELY TWO
YEARS ON THE MARKET AND
THAT, THANKS TO TOMORROW,
OVER 40,000 PEOPLE WOULD
HAVE ACCESS TO SUSTAINABLE
BANKING, I WOULDN'T HAVE
BELIEVED THEM. THAT MAKES
US AS FOUNDERS INCREDIBLY
PROUD AND MOTIVATES US
AND THE TEAM TO GIVE OUR
BEST ALL DAY AFTER DAY. ”**

Inas Nureldin, co-founder

THIS IS TOMORROW

2018

Tomorrow is born

App development

Tomorrow goes Z2X

Beta phase:
300 users

Waiting list: 8,000 people
want an account

First reports in
the media

Our soft launch

The team grows:
10 People of Tomorrow

2019

Official launch

Switch to Visa

Move to
new office

10,000 customers
after just 4 months

Series A complete

Google Pay launch

2020

Zero launch

New feature:
Pockets

The team grows:
50 People of Tomorrow

Huge challenge:
the pandemic

Rebranding:
Tomorrow gets
a new look

You can
become good
bankers

VISION

TO CHANGE THE (FINANCIAL) WORLD TOGETHER

Positive change by channelling money in the right direction

As a society, we are facing massive global challenges, which are demanding a new way of doing business. If we want to prevent an ecological and social collapse, we need to find new ways of generating value.

A lot of people aren't aware of the fact that banks use their customers' money, without their consent, to massively invest in coal, weapons and other industries. Regardless of whether that money is deposited in a current account, a savings account or in equity funds. This means it is being invested in industries that are damaging to our planet and humankind. It was proven a long time ago that climate change poses an enormous threat for people and the planet. Despite that, since the Paris Agreement in 2016, big banks have invested more than 2,700 billion dollars in fossil fuels.

And that's exactly where we come in with Tomorrow. We want to tackle the roots of the problem and fundamentally rethink the world of finances.

Come over to the good side – where the future awaits!

If you want to change something, you need to have ideas. While other companies serve the status quo, we are moving forward. Every single day. Together with you. Using technology and the highest standards of sustainability and transparency. These are the three key elements that will help us to prise open the black box of the finance sector and to find and implement innovative approaches to social and ecological questions.

Sustainability for us and our planet

The Tomorrow company is not an end in itself but was founded with a view to playing its part in shaping a better future for us all. This is because we firmly believe that creating a fair, sustainable tomorrow with a high quality of life is something that we can only – and must – achieve together. This is why we at Tomorrow have committed ourselves to the United Nations Sustainable Development Goals (SDGs) and want our products to contribute to these goals being achieved. Specifically, this concerns the five following areas: guaranteeing basic needs, empowerment, climate protection, nature and fairness. Only companies and projects that actively contribute to meeting these challenges will qualify for our support.

“ IN THE END, IT IS ALWAYS A QUESTION OF EITHER GETTING MONEY TO WORK FOR OR AGAINST THE FUTURE. WE HAVE CHOSEN THE FUTURE. ”

VALUES

WE WANT A LOT, BUT NOT AT ANY PRICE



You won't find new ways of doing things within your comfort zone or by going it alone. That is why we have defined five values for ourselves as a company – values to which we are committed as a team and in our work, values that guide us and spur us on to break new ground.

#1

**A better future – for everyone**

We aim to have a positive influence on our shared future. As a global society, we are part of the solution when it comes to social, ecological and economic challenges.

#2

**We are not afraid to think big**

We aim for maximum impact and want to continue our healthy growth. We are continually learning new things, are still as adventurous as ever and have the courage to change the world.

#3

**Transparency is queen (and king)**

Through our interaction and transparency regarding all relevant information within the company and with our community, we take responsibility for what we do. This allows us to make sure that our mission is fair and meets all our standards.

#4

**We all work together**

As a team, we make Tomorrow what it is. By supporting each other and being honest and showing empathy to one another, we achieve our ambitious goals together.

#5

**Welcome to our community**

We are working for and with our community and all other stakeholders on an equal footing, inviting them to play an active role. And it is their needs that form the basis of our actions.

PRODUCT

SMART, SIMPLE AND FORWARD-LOOKING

Tomorrow offers the comfort of a neobank – without you having to make any sacrifices when it comes to your values. We work with state-of-the-art technology that is helping us to finally make smartphone banking live up to its name: i.e. smart, as well as simple to use and with features that will benefit all our tomorrows.

We offer you a free basic account that enables you to make a contribution to protecting the rainforest simply by using your card to make payments. Or the fee-based Tomorrow Zero account, which offsets the average annual CO₂ footprint of a person in Germany [around 11 tonnes].

As part of that, we also have features that make everyday tasks easier. Like a budget planner that automatically gives you an overview of your outgoings. And our Pockets, i.e. sub-accounts, that help you to save. Or an IBAN scanner, which means you no longer need to type out annoyingly long numbers.

And we are also already working on our next ideas, like an overview of your personal CO₂ budget. At the beginning of 2021, we will also be launching sustainable investment products – because why should you have to cast your values overboard when you can just invest in what's right?

Where are we headed? There are no limits in sight. And we are in contact with you constantly about what Tomorrow should look like – technically, ethically and organisationally. Because the way forward is a path that we want to take together with you.

TOMORROW ACCOUNTS IN COMPARISON

Tomorrow Free and Tomorrow Zero

	Tomorrow Free	Tomorrow Zero
Tomorrow app for iOS & Android Secure and simple management of your finances via smartphone	●	●
Free Visa debit card Free transactions across the globe	●	●
Free cashpoint withdrawals/month At Visa ATMs worldwide in every currency	3	unlimited
Pockets Sub-accounts to help you save up for your dreams	2	unlimited
Tomorrow climate contribution With every card payment you will protect the rainforest	●	●
Carbon offset So you can live climate-neutrally, Tomorrow offsets 11.3 tonnes of CO ₂ per year for you	×	●
Costs per month	Free	15 euros [can be cancelled at any time]

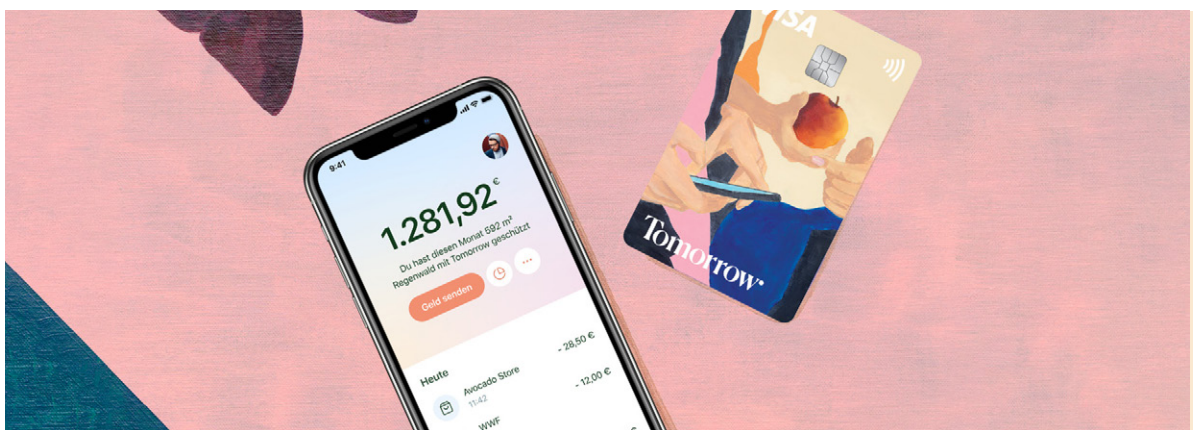
FACTS

OUR BUSINESS MODEL & MARKET ENVIRONMENT

The market potential for sustainable banking is huge

There are currently around 288 million people aged between 15- and 64-years old living in Europe¹. Around 23% of them are interested in the topic of sustainability². That means that the potential in the segment of sustainable banking is around 66 million customers. So the market is enormous. And yet, less than just 0.4%³ of people in Europe have chosen to open an account with a sustainable bank. Everyone else's money in conventional banks is still working against the future and change.

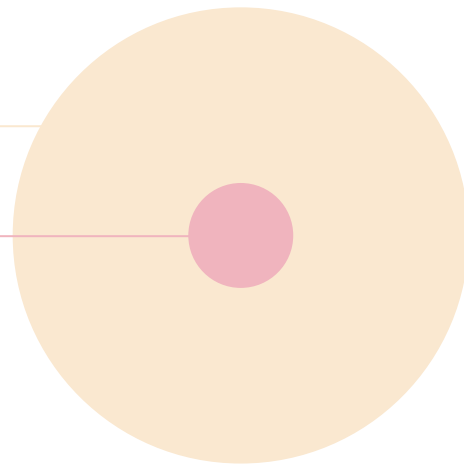
Which means that the interest is there, and the potential customers too – what was lacking up to now was really convenient mobile banking that offers clear sustainability credentials. But Tomorrow has changed all that.



MARKET POTENTIAL

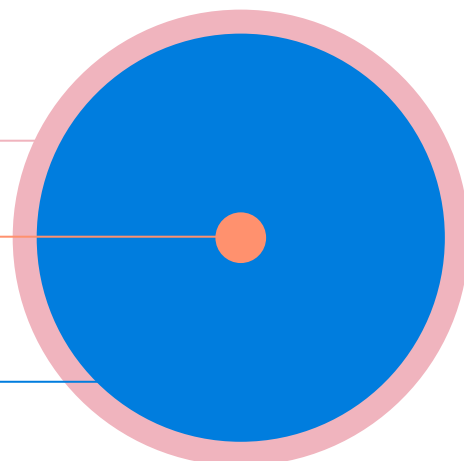
The market potential for sustainable banking within Europe is around 66 million people – which means that there is still an untapped potential of 64.5 million. We want to change this by taking sustainable banking out of the niche and into the mainstream. After all, money can be part of the solution – and we provide the right conditions for everyone to activate this lever for themselves and for us all.

288 million
addressable population



**66 MILLION
MARKET
POTENTIAL**

1.5 million
sustainable banks'
customers



64.5 million
untapped market
potential

¹ Sources [from 03/09/2020]

Quellen: <https://www.statista.com/statistics/253372/total-population-of-the-european-union-eu/>,
<https://www.statista.com/statistics/253408/age-distribution-in-the-european-union-eu/>

² Sources [from 03/09/2020] Mean value from the three studies minus a deduction for conversion losses:
<https://zeb-consulting.com/en-DE/ulrich-hoyer-on-our-sustainability-study>, <https://hbr.org/2019/07/the-elusive-green-consumer>
<https://digital.gfk.com/understanding-todays-green-consumer>

³ Sources [from 03/09/2020]

<https://www.forum-ng.org/de/aktuelles/aktivitaeten/aktivitaeten/980-fng-marktbericht-nachhaltige-geldanlagen-2018-deutschland.html>

FACTS

OUR BUSINESS MODEL

With Tomorrow, we have found an untapped niche in the smartphone banking market in which we have resolutely brought together modern banking and sustainability credentials.

The focus in the first few years was on developing a sustainable and digital current account. As well as this, we launched the fee-based Tomorrow Zero – the world's first 100% climate-neutral account. So all the jigsaw pieces are in place. Which means that, as of 2021, we will be setting course for

“ OUR VISION GOES WAY BEYOND MOBILE BANKING. ”

further growth with a view to further expanding our impact. To this end, we are planning to internationalise Tomorrow for the coming year and are also working on further monetisation features such as a second premium account.

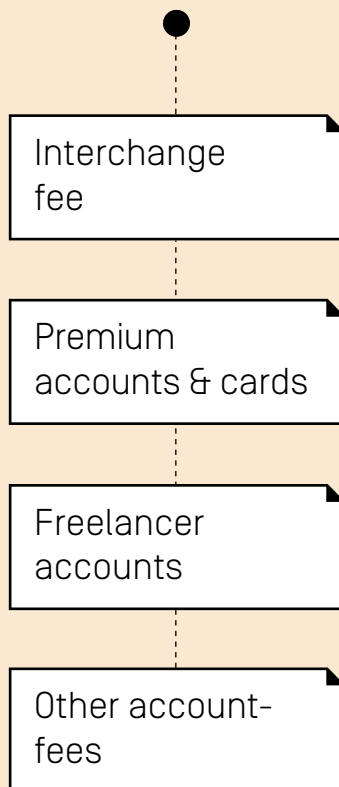
But our vision goes way beyond mobile banking: we want to establish ourselves as an

all-round platform for sustainable finances. With sustainable investment and provision products, the first of which will already be making an appearance next year. And with insurance, loans and partnership programmes, which all apply the most rigorous requirements regarding possible partners and product transparency.

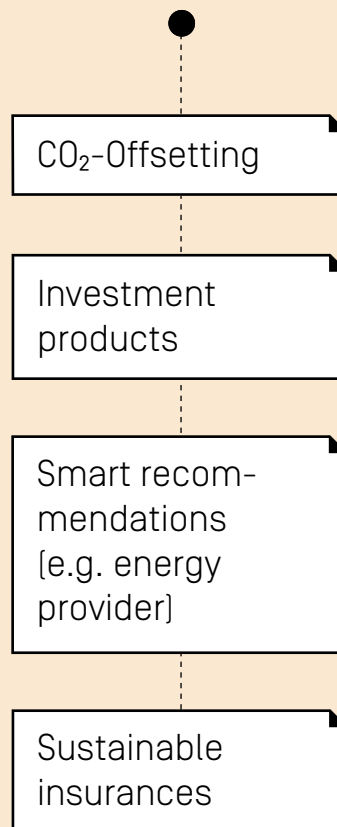
REVENUE PILLARS

The revenue pillars that we are setting up for Tomorrow consist of current account revenue, expanding our product portfolio and providing loans.

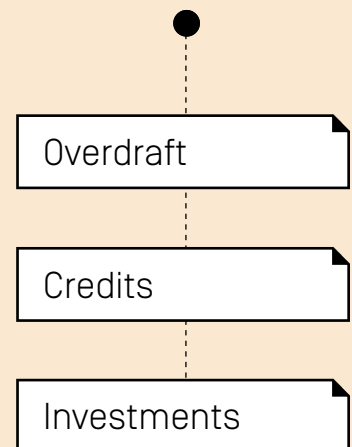
ACCOUNTS & CARDS

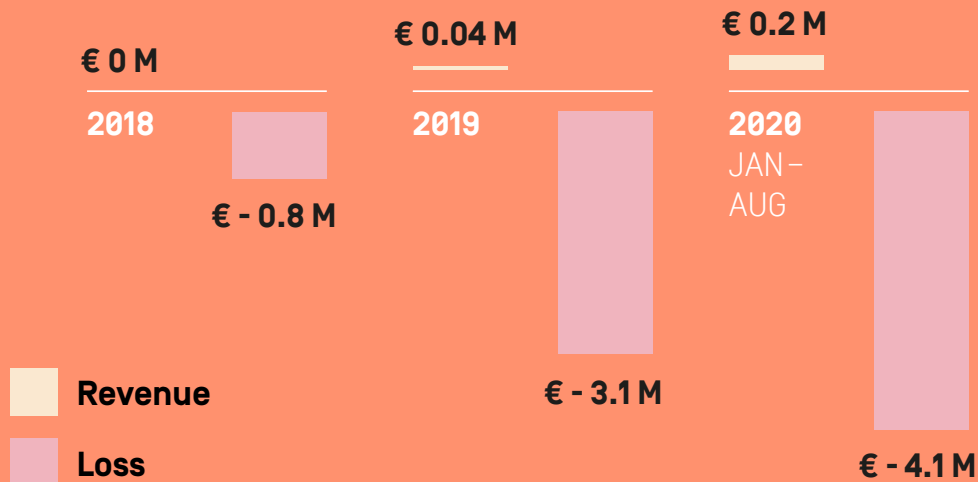


PLATFORM PRODUCTS



CREDITS & INVESTMENTS



REVENUE**Where we are now and where we want to be**

Together with you, we aim to use money as a lever, thereby making it part of the solution. To do so, we first had to invest money ourselves – in building the platform, setting up the infrastructure and putting together a first-class team. We have invested almost €8 million in this to date. 37% of this money can be attributed to personnel costs, 31% to banking costs, 10% to marketing costs and 32% to miscellaneous costs. At the same time, we generated total revenue of almost €222,000.

On the whole, this means that we made losses with Tomorrow between 2018 and today. And that is not set to change in the near future either because we will only be rolling out our revenue features in the course of the next two years.

Our revenue planning is based on a three-pillar principle: with more account models, expanding our product portfolio including sustainable investment possibilities and providing loans. We want to use the crowd-investing funds for this.

We firmly believe that, in the next few years, we can succeed in establishing a business model that is sustainable in every sense of the word – including financially. The cornerstone of this is our lean cost structure. The technology platform that we have developed for Tomorrow is capable of providing state-of-the-art banking services to a large number of customers.

“ OUR GOAL FOR THE NEXT FIVE YEARS IS CLEAR: WE WANT TO BREAK EVEN AND TO SECURE A MILLION CUSTOMERS.

BECAUSE THE MORE OF YOU THERE ARE, THE MORE WE CAN ACHIEVE. ”

TOMORROW IN THE MEDIA

You're not supposed to talk about money? Says who?!

Not us! That's why we shine a spotlight on money matters and will never tire of speaking about the impact of money. In the past two years, many different media have reported on Tomorrow and what we are doing.

The start-up taking a consistent stand when it comes to political issues.

Zeit 8.10.2020

How banking start-up Tomorrow is offsetting its customers' carbon footprints

Business Punk 27/02/20

A growing number of fintechs are positioning themselves as an alternative to profit-hungry banks, whose capital investments are driving climate change.

t3n 10/09/2020

Sustainable banks do exist, but none of them are [so] mobile.

Utopia 19/04/2019

We are expecting big things from these start-ups in 2020.

Gründerszene 03/01/2020

More and more banks are vying for the attention of young, digital-savvy customers. Financial start-up Tomorrow is occupying a niche in this competition: as a sustainable smartphone bank.

Handelsblatt 20/11/19

Customers of this Hamburg start-up are able to find out how many trees they've already been able to protect in the Brazilian rainforest. Or how much CO₂ they have saved in recent months.

Tagesspiegel 11/07/20

FACTS

A BANK – OR NOT? HOW TOMORROW IS STRUCTURED

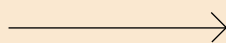
How can a company that is just two years old offer banking services? Here's how:

We work with Berlin-based company SolarisBank. That means they make their banking licence and core banking systems available to us. After completing a video identification, which is necessary for setting up an account with Tomorrow, our customers have all the available financial services at their disposal.

Using SolarisBank's banking licence and core banking systems gives us the space we need to concentrate fully on our platform's technology and on providing our customers with the best possible banking experience. And carefully selecting sustainable companies and projects according to the strictest criteria.

 **Solarisbank**

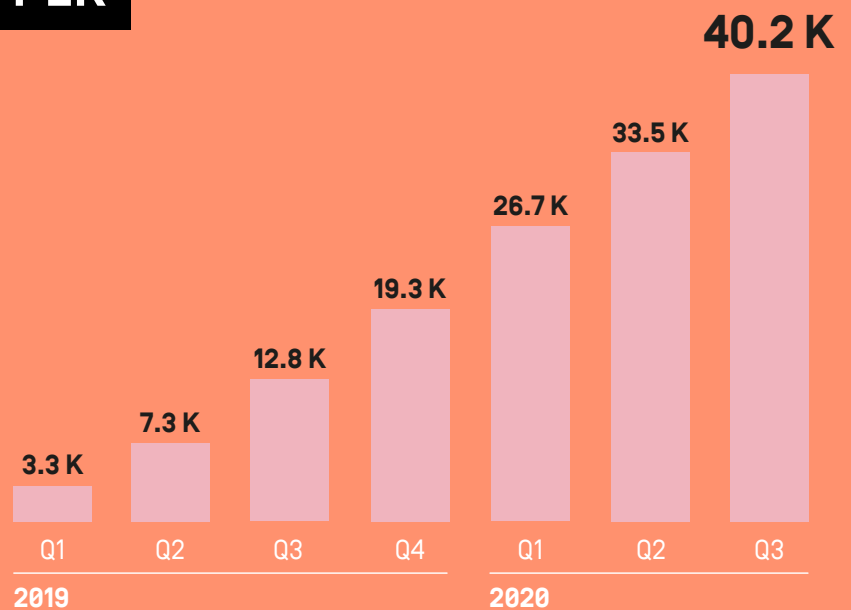
**Banking licence
Core banking systems**

**Tomorrow**

**Account & banking
Financial services**

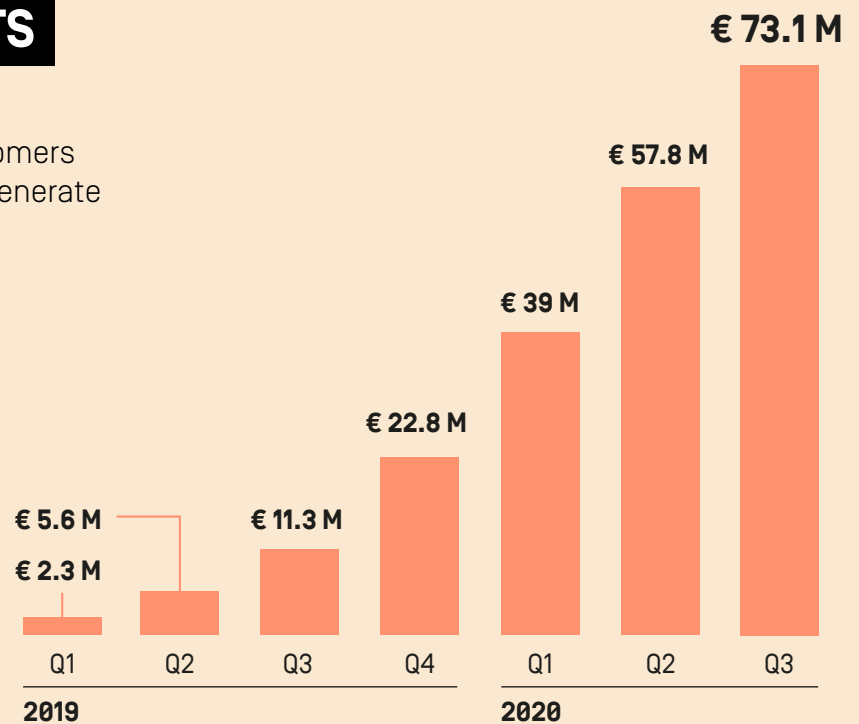
CUSTOMER GROWTH PER QUARTER

Together with currently around 40,000 customers, we are contributing to positive change.



CUSTOMER DEPOSITS

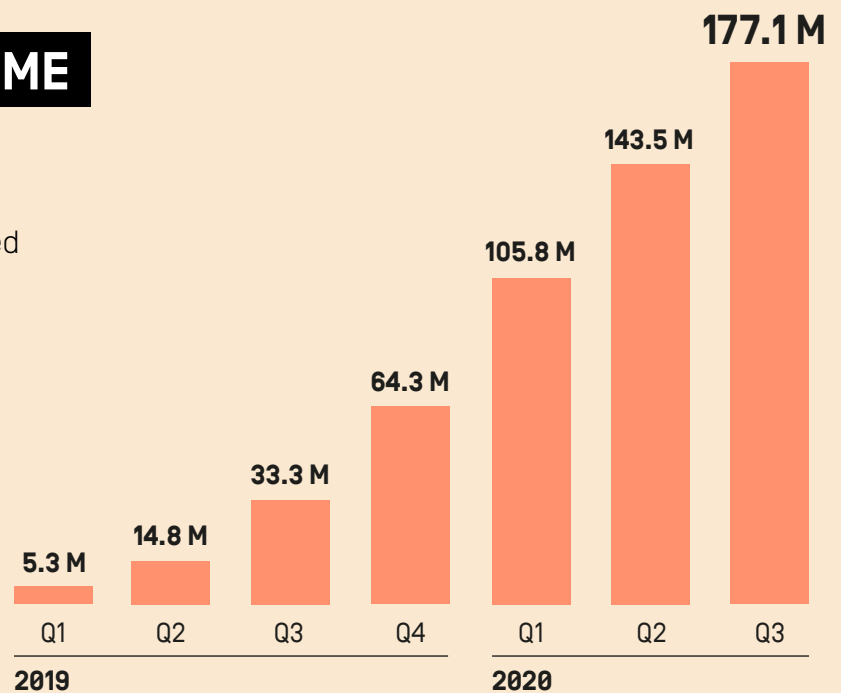
With every euro more that our customers deposit in their accounts, we can generate more impact.



TRANSACTION VOLUME

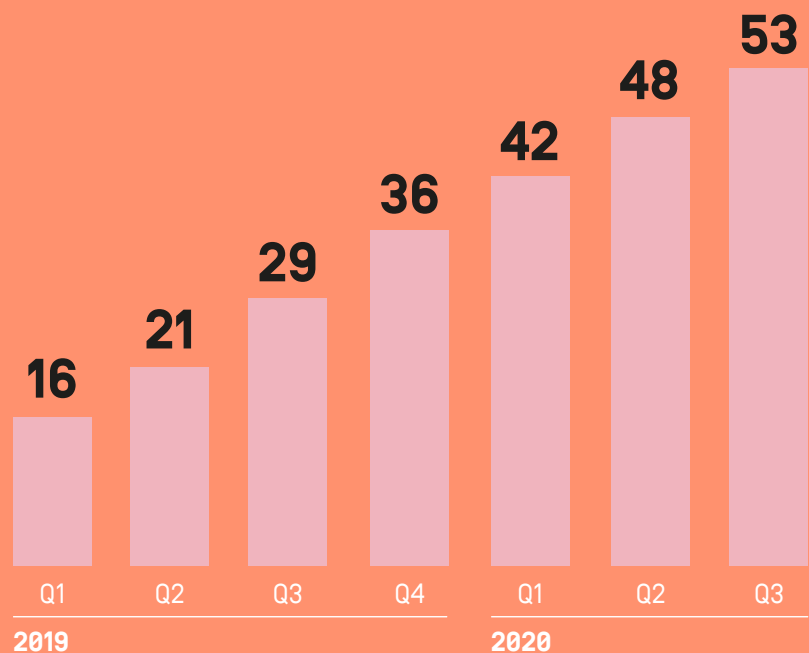
Money that moves – and is moved around. Tomorrow is firmly integrated into our customers' everyday lives.

[**Transactions** = all card payments, transfers, withdrawals etc. per quarter]



NO. OF EMPLOYEES

The Tomorrow team is growing and growing – which is great because we have a lot to achieve together.



RATINGS

Feedback from our customers is our touchstone – after all, everything we do is for you and together with you.

[as of 24/09/2019]



4.9 [3,271]



4.8 [1,758]

In the future, we will be able to integrate further players so that we can offer even more services such as investments, loans and insurance. These will also be examined and selected based on our selection criteria.

This means that we offer our customers a platform and interface into which we systematically integrate sustainable services and products – so that we are in a position to offer them all available financial services.

In order to keep you up to speed on our developments and planned projects, we will set up half-yearly meet-ups for all investors and publish an annual report to ensure maximum transparency and to offer you the chance to participate in our growing success.

OUR FOUNDERS, OUR TEAM

WE ARE TOMORROW

How can we change systems that work against the future?

That is one of the central themes that motivated the Tomorrow founders even before setting up the company. All three are experienced entrepreneurs and Tomorrow isn't the first social business that they have built up and driven forward. And now they are pooling their knowledge in the (further) development of Tomorrow.

“ WHAT IS OUR MONEY ACTUALLY DOING THE WHOLE TIME? ”

Who's who?

Around three years ago, Inas Nureldin came up with the idea for Tomorrow after asking himself for the first time: what is our money actually doing the whole time it is sitting in our bank accounts? And how could we use it to generate positive change? Ina's answer laid the foundations for Tomorrow. He left Muddy Boots – a company that he had founded to bring transparency to the food industry's supply chains. Here, with his team in Cairo, Germany and England, he enabled small-scale farmers all over the world to network with international retailers. So using technology to make a positive impact has been his speciality for quite some time now.

Michael Schweikart has also been on board at Tomorrow since the beginning, as co-founder and our numbers maestro. He used to work as a management consultant in the idyllic Bavarian town of Erlangen, before

moving to start-up mecca Berlin. Most recently, Michael helped to set up and run the platform jobs4refugees, where refugees can gain a foothold on Germany's job market. How can you make a difference – and still organise your processes in a streamlined and effective way? That is the question that motivates him on a daily basis.

Jakob Berndt is the third co-founder in the squad. Until 2017, he was at the helm of social business Lemonaid & ChariTea as its co-founder and managing director. Its unique combination of development cooperation, soft drinks and zeitgeist won the company numerous awards and their premium soft drinks are meanwhile sold in over 15 countries. His main aim is to bring the complex topic of “sustainable finance” to people in a simple and honest way. Because it's far too important to be a niche subject.

As well as the founders, the Tomorrow team also consists of 50 employees, who are working with us on our mission on a daily basis. They are all firm believers in what they do and are each doing their bit in their different departments to create a better tomorrow. Our biggest teams are the tech team with 16 employees and the support team with 18 – because technology is at the heart of Tomorrow and our customers and their satisfaction is of paramount importance for us. Our other divisions are: Business Intelligence, Business Development, Design, People & Culture, impact and Marketing & Communication.

“ AS WELL AS THE FOUNDERS, THE TOMORROW TEAM ALSO CONSISTS OF 50 EMPLOYEES, WHO ARE WORKING WITH US ON OUR MISSION ON A DAILY BASIS. ”

Jakob Berndt

Marketing &
Communication

Michael Schweikart

Finance &
Operations

Inas Nureldin

Product & Business
Development

FOUNDING TEAM ...

**& MANY MORE TALENTED
PEOPLE**



IMPACT

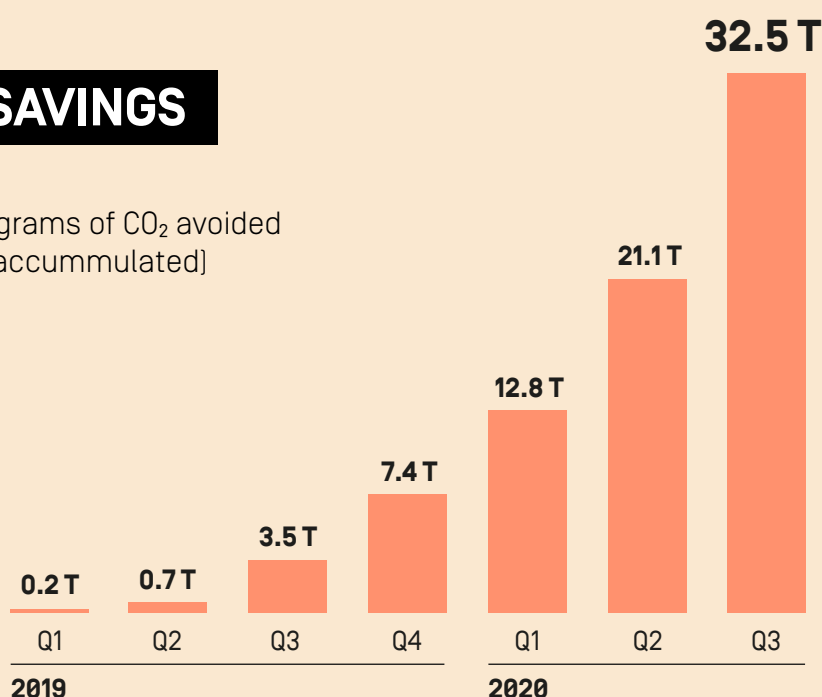
HOW WE ARE CHANGING THE (FINANCIAL) WORLD

It's the inner values that count. That's why, at Tomorrow not a single cent makes its way to sectors like armaments, factory farming or coal-fired power plants that could negatively impact people or the planet.

We only ever finance sustainable and social projects. And the more of us there are, the bigger our collective positive influence will be. Together with our approx. 40,000 customers, we have protected over 70,000,000 m² of rainforest and around 11 million trees, and also offset around 33 million kilos of CO₂. And we have also financed social projects in the Global South.

CO₂ SAVINGS

Total kilograms of CO₂ avoided
(in tons, accumulated)



Protecting the rainforest

Conservation of the rainforest is being financed by card payments and the resulting “interchange fee”. For each card payment, the merchant pays 0.2% of the value of a transaction to the cardholder’s bank. It’s the same for Tomorrow. A share of this sum is used to cover the actual costs of processing the transaction. That leaves 0.13% of each transaction. A sum that we invest entirely in climate protection projects. This is the money we are currently using to support a project in Portel, Brazil.

The endangered areas there were originally inhabited and managed by indigenous peoples. But the weak legal regulations regarding land use rights mean that these areas are particularly at risk from deforestation. To counteract this development, the endangered area is divided into several plots by the forest protection project and closely monitored. In this way, it is protected from unwanted takeovers by the agricultural industry and from illegal logging. The population is actively involved in the process: the Ri-beirinhos are trained in monitoring, so that, in addition to the protection of the forest, jobs are also created.





Projects financed by Tomorrow Zero:

Our Zero customers are currently supporting three different projects in the Global South, which is helping them offset their CO₂:



1. Biogas plants in Vietnam

Many people in Vietnam still cook with wood or charcoal, but this releases emissions that are harmful to the environment. A clean alternative is small biogas plants that are used directly in households and enable families to convert organic waste such as animal dung into energy. It can also be used to operate gas lamps and as a by-product, they also produce natural fertiliser, which is cheaper and better for the soil than synthetic fertilisers. The project also improves the health and social situation of people in poverty by giving them access to clean and affordable energy.



2. Clean drinking water in Uganda

Two billion people in the world have no access to drinking water. They often have no other option but to boil water with the simplest means on an open fire, which releases CO₂ emissions. The “Improved Kitchen Regimes” programme is intended to avoid such emissions – by drilling and maintaining

boreholes in Uganda, for example. This gives people access to clean drinking water without having to boil it down. Elsewhere, the project is using efficient cooking stoves that consume less firewood and therefore produce less CO₂. In addition to saving greenhouse gases, the project also improves human health. The consumption of contaminated drinking water is one of the leading causes of death in Sub-Saharan Africa. And the smoke that develops when water is boiled can also lead to respiratory diseases, especially among women and children.



3. Supporting small-scale farmers in Peru

The tropical rainforest in Peru is invaluable to the climate because it stores a lot of CO₂. However, it is coming increasingly under threat. More and more areas are being cut down and destroyed by illegal gold mines. To protect the rainforest, this project supports 400 local families in the area. These farmers are given the rights to land, which they can use to harvest Brazil nuts on, for example. In addition, the farmers receive micro-loans and support with marketing and processing the nuts. This enables them to earn a living that doesn't require the deforestation of the rainforest.



The SDGs and our investments

With our impact strategy, here at Tomorrow we are committed to the Sustainable Development Goals (SDGs) of the United Nations, which were defined in 2015 as a set of global goals for sustainable development. In our monthly impact Report, which we started in June 2020, not only do we break down in figures what we have achieved with our community every month but, based on our impact investments, also explain how we are specifically contributing to the goals.

We are currently also working on our own sustainable investment products, which we are aiming to launch on the market in early 2021. For these we have defined clear eligibility criteria to ensure we do justice to the topic's complexity: only projects that make a contribution to the United Nations' Sustainable Development Goals, pass the ESG Evaluation and contribute to our social and ecological efforts are potential candidates for funding. These decisions are then evaluated by an independent and interdisciplinary impact Council. Only at this stage are the projects checked for financial sustainability. This happens in consultation with our partners' risk management.

Our current investments are limited to the capital that our Tomorrow customers have in their accounts. These are also selected in accordance with the investment criteria. We are currently investing a total of €19,450,000 in the following investments:

- **NRW Bank Greenbond 2018** [DE000NWBOAF3]: _____ €1,500,000
- **NRW Bank Greenbond 2016** [DE000NWBOAC0]: _____ €8,300,000
- **NWB Housingbond** ISIN: XS2002516446: _____ €6,000,000
- **BIB Environmental Bond** ISIN: XS1815070633: _____ €3,600,000
- **KCD Mikrofinanz Fonds III** [LU1106543249]: _____ €50,000

Tomorrow is a certified sustainable company and since September 2020, we have also been listed as a B Corp.

**ALL 17 SDGS AT
A GLANCE**

1



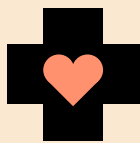
No poverty

2



Zero hunger

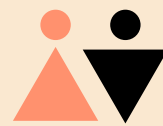
3

Good health &
well-being

4

Quality
education

5



Gender equality

6

Clean water &
sanitation

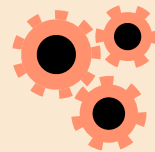
7

Affordable &
clean energy

8

Decent work &
economic growth

9

Industry, innovation
& infrastructure

10

Reduced
inequalities

11

Sustainable cities
& communities

12

Responsible consum-
ption & production

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Climate action

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Life below
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Life on land

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Peace, justice &
strong institutions

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Partnerships

AT A GLANCE

CAPITAL INVESTMENT

Overview:

Tomorrow is issuing a digital security (token-based participation right) for a total amount of €2 million. The minimum investment is €100 and the maximum €25,000.

Return:

The security entitles holders to participate in Tomorrow's value growth. This means that the holders of securities are entitled: a) to share in all profits distributed by Tomorrow and b) to share in the exit proceeds in the event that Tomorrow is sold or goes public. The issue of the digital security is based on a current company valuation of €50 million.

Term:

The minimum term is five years. After this, investors will have a unilateral termination right. If investors exercise this termination right, they will receive back their invested amount plus 5% interest per annum applied retroactively.

If neither a termination nor an exit occurs during the next ten years, the invested amount will also be repaid with 5% interest per annum applied retroactively.

No participation in losses:

Participation rights refer only to profits. Investors will not participate in any losses that may be incurred by Tomorrow. Investors will not be required to put up further capital. Nonetheless, there is a risk of total loss in the event that Tomorrow is unable to repay the invested funds at the end of the term.

Ranking:

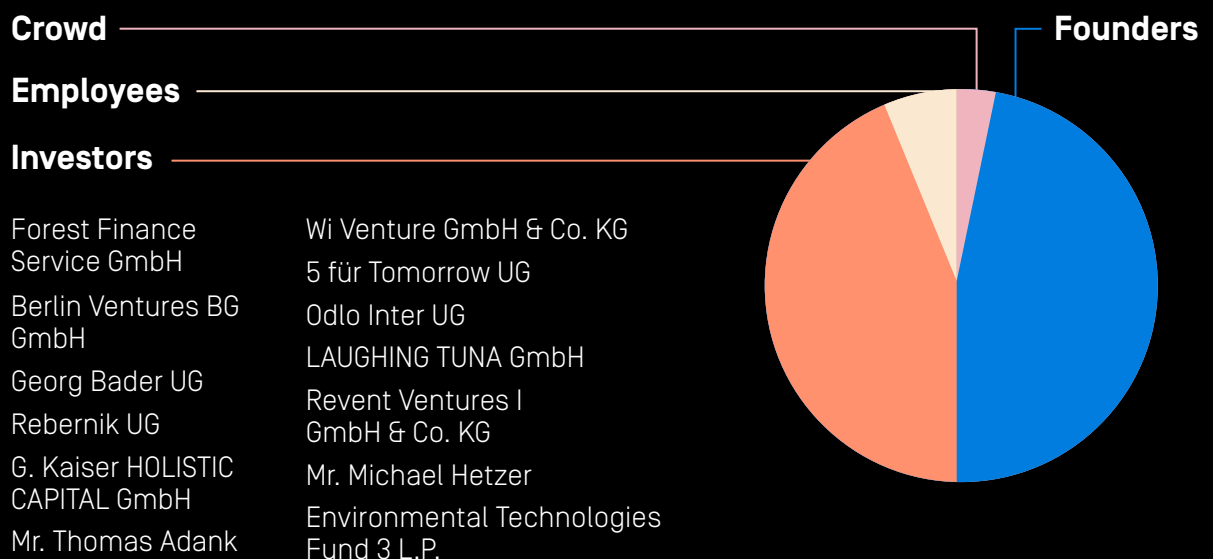
The participation rights are subordinated, non-secured liabilities of the issuer. Investors cannot enforce their claims from the participation rights if the issuer is [or is in danger of becoming] overindebted or insolvent at the time at which investors seek payment.

Brokerage and investor management:

WIWIN GmbH & Co KG [Effecta GmbH's contractually tied broker] will be responsible for brokering the security and for investor management. WIWIN is the leading sustainable crowdinvesting platform in Germany.

Taxation:

Investors receive income from capital assets insofar as, as natural persons, they are fully liable to tax in Germany and hold the security as part of their personal assets. This income will be subject to 25% capital gains tax plus an additional 5.5% solidarity surcharge and, if applicable, church tax.

SHAREHOLDING ENTITLEMENTS

DISCLAIMER

As investments may only be made in German, only the German version of this brochure is legally binding. The English version shall serve only for the purposes of convenience and understanding.