Investor Prospectus Memorandum

The Compliant Tokenized Market for A Real-World Assets (RWA) Firm is an exclusive exchange market that facilitates registered ONCHAINID-vetted investors trading a diverse range of assets globally.

Abstract

The PHCE prospectus presents an opportunity to participate in the dynamic realm of "Security Tokenization" trading, where you can assume the role of an Issuer of Ethereum ERC-3643 compliant Tokenized market for Real-World Assets (RWA).

Clifford Pope

As the developer, I am pleased to present concept documents to Board of Directors and investors to secure funding for Pure Holding Company's start-up platform, which is designed to benefit investors.

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EXECUTIVE INTRODUCTION: REAL-WORLD ASSET (RWA) TOKENIZATION MARKET

1 INTRODUCTION

Our Pure Holding Company Enterprise (PHCE) is establishing a FinTech ecosystems, with vertically integrated designed to engage in the rapidly growing AI market for compliant Real-World Asset (RWA) tokenization (pp. 1, 4).

Led by a deeply experienced corporate management team and backed by Contractual Partnership agreements with a team of Broker Dealers (BD) sponsoring teams with active FINRA-licensed as executives to process Investment projects. PHCE is building a self-funding platform that generates robust, fee-based revenue (p. 3).

Our structural endgame is to secure Broker-Dealer and Alternative Trading System (ATS) status, positioning the firm to qualify once funding goals are accomplished to become a regulated digital securities exchange (pp. 3-4).

Operating a Hybrid B2B/B2C model provides a massive strategic advantage for a Fintech company issuing Tokenized Securities under SEC reporting exemptions. It allows you to maximize capital formation by simultaneously capturing deep institutional liquidity (B2B) and highly granular, sticky retail capital (B2C).

By utilizing blockchain technology to fractionalize assets, you bypass traditional, costly market intermediaries while maintaining compliance with relevant SEC regulations. [4, 5]

PHCE's platform is built with integrated compliance infrastructure specifically tailored for Tokenized Securities (TS). The Smart Contract Blockchain Interface (SCBI) acts as the backbone of this system, offering a variety of reporting services.

These include auditable Transfer Agency records, which track the complete history of TS holders. This process culminates in the maintenance of current TS account token metadata, ensuring transparency and accountability for all token transactions.

2 EXECUTIVE SUMMARY

The PHCE's mission engages the RWA rapidly rise of Ethereum ERC-3643 leading standard for compliant permissible tokenization and to position PHCE ahead of widespread regulatory adoption. ERC-3643 utilizes permissioned smart contracts, identity registries, and embedded rule sets to enforce KYC/AML, transfer restrictions, and holding periods directly at the token level, making it suitable for regulated securities markets.

The plan is to develop a PHCE with five operating subsidiaries that together form a vertically integrated ecosystem:

1. A self-funding, hybrid FinTech funding platform built around fee-based campaign development, not participation in clients' capital raises.
2. An ERC-3643 minting and audit infrastructure Deposit Commission Enterprise Platform (DCEP) that issues compliant security tokens for RWA, integrated within Blockchain as the Transfer Agents, Broker-Dealers, and Alternative Trading Systems (ATS).
3. A set of SaaS, business applications, and a digital marketing subsidiary that generate recurring revenue and feed qualified issuers into the tokenization pipeline.
4. The Company will use ERC-3643 tokens to represent compliant RWA securities, combining on-chain controls (whitelisting, transfer rules, holding periods) with OFF-CHAIN governance (legal opinions, transfer-agent ledger, SEC/FINRA procedures). In 2026, the SEC seeks participants to develop a complex reporting system akin to the DTCC.
5. The architecture design incorporates embodies SEC's "Innovation Exemption" framework for Blockchain tokenized securities and programmable compliance within smart contracts to satisfy Rule 144-style restrictions.

The total funding requirement is $400,000 **dollars**, allocated across four phases: (1) formation and compliance, (2) office and core tools, (3) technology and tokenization infrastructure, and (4) revenue scaling through the five subsidiaries.

GO-TO-MARKET STRATEGY AND REVENUE GENERATION

Over a 30-month period, our comprehensive Go-To-Market (GTM) strategy combined the minting process services and market access with the five PHCE subsidiaries. This strategy is specifically designed to target key RWA market segments and align with their respective life cycle models. The collective approach relies on statistical market filter to approximate meeting $8.34 million in revenues, which replicates successful modelling, providing non-dilutive working capital. This funding will be instrumental in supporting PHCE's progression toward becoming a licensed Broker-Dealer.

3 THE PHCE BOARD

The PHCE governance framework is designed to support Broker-Dealer licensing while protecting investors through experienced, licensed leadership. The Board will oversee strategy, regulatory compliance, and risk management as the Company progresses from formation to active securities operations.

PHCE will appoint C-level executives and consultants holding the required FINRA licenses (including Series 7, 24, 27, 65, and 66) to supervise securities activities, provide investment guidance, and oversee financial operations.

At least one Board member (or two members collectively) will hold Series 65 and Series 66 licenses to meet state-level advisory and account-management requirements across jurisdictions.

Five subsidiary Chief Operating Officers (**COOs**), each with a Series 7 license, will manage investment-related portfolios under regulated management-consulting and profit-sharing agreements, aligning their compensation with performance and investor interests

For investors, this structure ensures that capital is deployed under the supervision of credentialed professionals operating within SEC and FINRA rules, supported by written agreements that define duties, compensation, and accountability.

4 THE INITIATIVE OBJECTIVE:

The Development of the infrastructure platform as an on-demand Ethereum Smart Contract (ESC) minting to fund implementing an operational framework for issuing ERC-3643: T-REX standards under the Symbol TOST -Tokenstock.ai

ERC-3643-compliant tokens. The ESC will follow a repeatable, auditable process suitable for Tokenized Security classifying tokens as RWA securities, meeting compliance requirements for trading on ERC-3643-enabled exchanges. Over time, the PHCE will evolve into a marketplace Broker-Dealer focused on compliant RWA tokenization and secondary trading.

We are seeking an investment of $400,000dollars, which may be structured as a loan, fractional equity participation, or a task-level line of credit tied to defined milestones. This capital will fund corporate formation, regulatory readiness, technology development, and the launch of a production-grade ERC-3643 minting and compliance infrastructure at a time when tokenized securities and on-chain compliance are reshaping the security landscape.

Since 2015, ERC-3643 has been progressively gaining acceptance, and by late 2024, it was projected to be recognized as a tokenized security standard within regulated stock markets. In 2025, developments involving the Securities and Exchange Commission (SEC), the Depository Trust & Clearing Corporation (DTCC), and the ERC-3643 Association focused on classifying ERC-3643-based blockchain tokens as potential securities, taking into account compliance and permissioned features integrated through Ethereum smart contracts.

The core of the project involves structuring a PHCE with five subsidiaries, each managed by a licensed CEO, to generate revenue and support the tokenization ecosystem. The platform aims to operate as a self-sustaining hybrid FinTech funding environment focused on fee-based campaign development, without earning fees directly from clients' capital raises.

KEY ACCOMPLISHMENTS (TECHNOLOGY INFRASTRUCTURE READY)

ERC-3643 STANDARD SMART CONTRACT IS OPERAIONAL:

Our early-stage startups were self-funded to accomplish:

Functional Minting Infrastructure:	The underlying platform required for the auditable tracking, accountability, and compliance of tokenized securities is fully operational (p. 11).
Multi-Standard Capabilities:	The infrastructure is actively available to process on-demand orders for both ERC-3643 and ERC-1400 security token standards (p. 11).
Self-Sustaining Architecture:	The hybrid FinTech funding platform and token-minting facility have been successfully completed to minimize reliance on future dilutive equity (pp. 3-4).
We launch as Tokenstock.ai/	As a membership active profile platform for VIP membership. Which need structure to legally provide each VIP a signup bonus volume of their ERC-3643 or 1400 Security Tokens.
The approach for VIP program:	Join as ONChainID and accredited Investors; the gold is PHCE to register the RWA Project(s) to VIP vetted investor on BD/ATS- VIP purchases 6/12 month restricted Tokenized Securities from PHCE using the proceeds to purchase factional positions or even acquirement a Public Company as subsidiary/related tech services companies, etc. to expand is business digital footprint?
On-Demand Order Service phce-platform.com	Corporate site providing customer services: On-demand order processes, partake in investing in RWA, project investments, and create projects for investment endeavors.

FUNCTIONAL MINTING INFRASTRUCTURE

The platform supporting the minting of tokenized securities has been established and is now fully operational. This robust infrastructure is designed to enable comprehensive auditable tracking, ensuring transparency and accountability for all tokenized assets. The system facilitates compliance with regulatory standards, providing a dependable framework for the issuance and management of financial products within a secure environment.

MULTI-STANDARD CAPABILITIES

The infrastructure is equipped to handle on-demand processing for security token orders, supporting both ERC-3643 and ERC-1400 token standards. This flexibility allows for seamless integration and interoperability across different token specifications, enabling issuers to meet diverse requirements for tokenized securities. The ability to process multiple standards ensures the platform can accommodate a wide range of use cases, catering to the evolving needs of institutional clients.

5 DIVERSIFIED CAPITAL SOURCING & FASTER WORKING CAPITAL

A hybrid structure prevents FinTech model from being dependent on a single class of investor, products, and services.

B2B (Institutional Focus):	**Allows you to secure large, anchor-capital commitments through SEC exemptions like Rule 506(b) or 506(c) of Regulation D. This target accredited investors, venture capital, and family offices for rapid, lumpsum working capital injections.**
B2C (Retail Focus):	Allows you to tap into the mass public using Regulation Crowdfunding (Reg CF) or Regulation A+.
Blockchain-driven fractional ownership:	Provides lowers the minimum investment barrier (e.g., $100 instead of $50,000), unlocking a massive web of micro-investors who aggregate into a substantial capital pool.

ENHANCED SECONDARY MARKET LIQUIDITY

Securities issued under SEC exemptions are historically highly illiquid. Tokenization combined with a hybrid model solves this:

Retail Velocity:	B2C retail investors actively seek fractional trading and continuous 24/7 market access, creating organic trading volume on digital asset platforms.
Institutional Stability:	Institutional B2B players provide the deep market-making order books and liquidity depth required to steady token prices. [8]
The Result:	Higher trading velocity provides a clearer, market-driven valuation of your tokenized securities, making subsequent capital-raising rounds easier.

STRUCTURAL COST EFFICIENCIES VIA AUTOMATION

Managing thousands of retail investors (B2C) alongside corporate stakeholders (B2B) is traditionally an administrative nightmare. Tokenization streamlines this completely through **smart contracts**:

Automated Compliance:	**Securities rules (like investor limits, lock-up periods, and transfer restrictions) are coded directly into the token. [9]**
Instant Distributions:	Working capital payouts, dividends, or interest payments can be programmatically pushed to both large entities and fractional retail wallets instantly without manual wire fees.

DIRECT BRAND ADVOCACY AND FLYWHEEL MARKETING

When your B2C retail users own a piece of your financial asset, they transform from passive users into brand advocates. This retail enthusiasm increases community validation, which in turn de-risks the asset and makes it a more attractive, highly visible investment opportunity for B2B institutional partners.

SUMMARY OF SEC EXEMPTION ALIGNMENT

Model Element	Primary SEC Exemption	Target Audience	Impact on Working Capital
B2B Leg	Reg D (Rule 506c)	Accredited & Institutional Investors	Large, immediate capital tranches.
B2C Leg	Reg CF / Reg A+	Everyday Retail Investors	Scalable, continuous public micro-funding.

6 CORE BUSINESS OBJECTIVE

DEPLOYMENT OF SMART CONTRACT MINTING INFRASTRUCTURE

ENHANCED SECONDARY MARKET LIQUIDITY

Securities issued under SEC exemptions have traditionally been highly illiquid. By combining tokenization with a hybrid model, PHCE addresses this challenge.

Retail Velocity:	**B2C retail investors seek fractional trading and continual market access, driving organic trading activity on digital asset platforms.**
Institutional Stability:	Institutional B2B participants provide deep market-making order books and liquidity, which help stabilize token prices.
The Result:	Increased trading velocity yields more accurate, market-driven valuations of tokenized securities, facilitating subsequent capital-raising efforts.

STRUCTURAL COST EFFICIENCIES VIA AUTOMATION

Managing a large base of retail investors (B2C) together with corporate stakeholders (B2B) has traditionally been administratively complex. Tokenization streamlines these processes through the use of smart contracts:

Automated Compliance:	**Securities regulations—such as investor limits, lock-up periods, and transfer restrictions—are embedded directly within the token.**
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DIRECT BRAND ADVOCACY AND FLYWHEEL MARKETING

On July 18, 2026, PHCE successfully deployed it's on-demand Ethereum Smart Contracts (ESCs) minting within a unified infrastructure. The system operates using the following token standards:

· **TOST (Tokenstock.ai)** utilizing the ERC-3643 (T-REX) standard

· **14ST** utilizing the ERC-1400 Polymesh multi-standard tokens

The infrastructure is integrated with both **Ethereum** and Polymesh blockchains. These tokens are open-source, compliant, and designed for use on permissioned blockchains. The architecture specifically targets institutional-grade, regulated financial products—such as tokenized securities, real estate, and funding instruments.

The platform creates a repeatable and highly auditable process, embedding compliance requirements directly into the token layer. This includes Know Your Customer (KYC) and Anti-Money Laundering (AML) verification, transfer rules, and mandatory holding periods. By integrating programmatic controls on-chain with legal governance off-chain, we deliver an institutional-grade pipeline for issuers in both the public and private sectors seeking to raise working capital.

7 KEY ACCOMPLISHMENTS (TECHNOLOGY INFRASTRUCTURE READY)

CORE TECHNOLOGICAL FRAMEWORK:

As an early-stage startups we internally funded the current accomplishments:

Functional Minting Infrastructure:	**The underlying platform required for the auditable tracking, accountability, and compliance of tokenized securities is fully operational (p. 11).**
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The infrastructure is equipped to handle on-demand processing for security token orders, supporting both ERC-3643 and ERC-1400 token standards. This flexibility allows for seamless integration and interoperability across different token specifications, enabling issuers to meet diverse requirements for tokenized securities. The ability to process multiple standards ensures the platform can accommodate a wide range of use cases, catering to the evolving needs of institutional clients. The Next Level: Capital Allocation & Milestones

To scale this operational foundation into a fully licensed marketplace, we are securing an investment of **$400,000 dollars** (p. 3). This capital is tied directly to measurable, front-loaded milestones over a phased roadmap (pp. 7-8):

Phases 1 & 2 (Months 1–4):	Corporate formation of 5 revenue-generating subsidiaries, legal structuring under Delaware §251, OTC Pink reinstatement for IJJ Corporation, and file copyrights, Token Names with SEC, and operational launch of lean collaboration tools (pp. 5, 8-9, 12).
Phase 3 (Months 3–6):	Full build-out of the technical stack, procurement of scalable Odoo SaaS systems, and system deployment to process live customer tokenization orders (pp. 8-9).
Phase 4	(Subsidiary Scaling): Driving diversified revenue across our 5 unique business arms (SaaS, BBP, DMCRS, DCEP, and IJJ Corp) with a collective 30-month sales projection of 8.34 million dollars (pp. 4, 9-10).
Phase 5	Regulatory Preparations and Smart Contract Deployment As part of the final phase before platform launch, the following critical regulatory and operational steps are undertaken: SEC Form D Filing: Submit SEC Form D to ensure compliance with federal securities regulations. Blue-Sky Filings: Complete Blue-Sky filings to meet state-level securities requirements across various jurisdictions. Pre-Launch Regulatory Preparation: Conduct thorough regulatory preparations in anticipation of launch, covering both U.S. and international registration filings. This process is scheduled for Weeks 8–9. PHCE-Platform Smart Contract Deployment: Following successful completion of all regulatory requirements, deploy the PHCE-platform smart contract to enable live operational functionality.

This diverse revenue pipeline covers the high fixed costs of regulatory compliance, directly funding our path through FINRA Gateway review, state registration, and final Broker-Dealer "Go-Live" authorization (pp. 10, 13-14).

8 CORE VISION

Establish Contractual Investment Bank Operation:	Oversee an investment bank operation through interconnected partner subdivisions under contract established and contract agreement under legal review for correct wording and legal deployment terms.
Self-Sustaining Platform:	Create a self-sustaining hybrid FinTech funding platform. (Completed)
Smart Contract Infrastructure:	Build infrastructure for an Ethereum Smart Contract (ESC) minting facility and service provider. (Completed)
ERC-3643 Tokenization:	Enable tokenization of Ethereum tokens conforming to ERC-3643 standards. (Completed)
ERC-1400 Tokenization:	Enable tokenization of Polymesh tokens conforming to ERC-1400 standards. (Completed)
RWA Securities:	Classify tokens as Real-World Assets (RWA) Securities for regulated exchange. (Completed)
Broker-Dealer Status:	Position PHCE to become an RWA marketplace Broker-Dealer.

9 THE PHCE SUBSIDIARIES

The five subsidiaries operate as complementary cost centers that generate diversified revenue while supplying deal flow and tokenization opportunities into the PHCE. Together, they support the Broker-Dealer endgame and reduce reliance on any single revenue stream.

Subsidiary	Primary Role	Investor Relevance
Software as a Service (SaaS)–Self- Service WebApps (SSWs):	Subscription and retail revenue web applications and business services.	Recurring, scalable subscription income and data services with attractive incremental margins
The Build Business Partnership (BBP):	Essential business product sales to OTC/public companies.	Creates a pipeline of issuers and Teaming partners for capital-raising and RWA tokenization.
Digital Marketing Center and Retail Services (DMCRS):	Digital and social-media marketing to support revenue services.	Drives demand for offerings and promotes ERC-3643 for fundraising campaigns.
Depository Commission Exchange Platform (DCEP)	ERC-3643 audit and exchange-related services.	Core infrastructure for compliant token issuance, transfer, and secondary trading of RWA securities.
IJJ Corporation (IJJC) – Public Company Symbol (IJJP)	SEC capital-raising campaigner.	Vehicle for Reg A/Reg D raises, leveraging a public-company structure and history to accelerate working-capital generation.

For investors, the subsidiary design provides multiple paths to revenue subscriptions, consulting, marketing, exchange, and compliance fees, and capital-raising mandates while building the ecosystem required for a PHCE-owned Broker-Dealer.

11 THE CORPORATE STRUCTURE

The PHCE corporate structure is built to be self-funding, compliant, and scalable, with a clear link between investor capital, regulatory milestones, and revenue generation.

Self-funding initiative:	PHCE will operate as a Delaware holding company over five Delaware LLC subsidiaries, each a cost center with profit-sharing back to the PHCE, strengthening infrastructure without constant new equity issuance.
DCEP Token Registry Processor and Auditor:	DCEP will develop and manage ERC-3643 token minting and related audit processes, acting as a security issuer for compliant RWA tokens traded with vetted investors on partner ATS and BD platforms.
Executive officers:	FINRA-licensed Series 7 executives will assist clients with campaign design, regulatory decisions, and capital raises under SEC exemptions such as Reg D, ensuring offering structures meet compliance expectations.
Timeline:	Within roughly 8–13 months, the Company plans to complete key filings (SEC EDGAR, OTC reinstatement, audited financials, and management disclosures), positioning PHCE as an RWA-compliant developer and ERC-3643 issuer.
Investor participation:	Investors may participate as lenders and/or equity holders under a defined loan-repayment and profit-sharing framework, providing a structured path to return of capital plus upside.

This structure ensures that each entity has a defined role, regulatory path, and revenue logic, while the holding company aggregates value and manages risk on behalf of investors.

12 DEPOSITORY COMMISSION EXCHANGE PLATFORM (DCEP)

The DCEP platform integrates reporting standards tracking for Tokenized Securities into fundamental infrastructure for processing On-demand orders for Transfer to authorized Whitelisted Wallet Holders and established RWA Exchanges, DCEP ensures sufficient minting fee allocations and completive pricing for the TokenStock, which is vital for attracting institutional investors and groups of financial Sector investors to join our business as customers.

As stated, the mission is to qualify for this safe harbor and become an insider by establishing a trading plan that offers a straightforward method for the SEC to understand our approach.

Which involves applying Rule 144 and structuring control through a separate enterprise that complies with financial structural instructions, working alongside the policies governing Material Nonpublic Information (MNPI).

To align with the SEC's January 2026 Tokenized Securities Guidance, the Depository Commission Exchange Platform bridges On-chain ERC-3643 logic with SEC regulatory reporting requirements. Our auditable process provides a clear review position for regulatory and customer profiles to tracking the transfer of minted TS, historical events and participants in those recorded history, year to date depository reporting.

Central Information Registration:	The enterprise's premise is the Enterprise Crypto Depository Commission (ECDC), which is linked with Global Business Registration Clearance Data (GBRCD) centers
Deposit Trust Clearing Service:	The settlement approval is linked to the National Crypto Distribution Center (NCDC) and settlements for institutional trades within the National Retail Crypto Distribution Center (NRCDC).
Level 2 Trading Platform:	A Retail Broker-Dealer enterprise web applications console used to submit bids, ask requests, and allow trading service with 24/7 365 self-service Trading.
Transfer Agents for Crypto Issuers:	The TA application interface with the Blockchain manage the issuer's ledger, client transactions, and related services with a complete interlinking transfer of updated data sharing and collaboration features.
Regulate Cryptocurrency Issuers:	The data captured within Central Information Registration (CIR) issues business control accounts and symbols for Cryptocurrency issuers for circulation as essential Mega tag identification
Market Makers & Broker Services:	Establish working relationships with bank valuations and market makers in the respective industry to foster pricing and track change directly impacting each Tokenized Securities validity.

14 THE USE OF FUNDS

The $400,000dollar funding request is allocated across clearly defined phases, each with measurable deliverables that reduce risk and build enterprise value. Capital is committed to the task level, linking investor funds to specific milestones that unlock future regulatory approvals and revenue.

Funds support corporate formation, compliance, and technology infrastructure required to participate in the RWA marketplace and to operate an ERC-3643-compliant minting facility.

The Formation & Compliance initiative ties spending to tangible outputs, Delaware entities, OTC reinstatement, active transfer-agent relationships, insurance, and a certifiable ERC-3643 smart contract, which collectively create investible collateral and regulatory readiness.

ERC-3643 order-processing compliance is implemented via DCEP as the Blockchain Transfer Agent, embedding Rule 144-style holding periods (6–12 months resale holding period) and documentation requirements into the minting workflow, protecting investors by enforcing ON-CHAIN trading restrictions.

Use of SEC exemptions (Reg A, Reg D, Reg A1) is supported by standardized filings, legal opinions, board resolutions, and transfer records, ensuring that tokenized securities remain tied to fully documented, auditable corporate actions

For investors, this approach reduces execution risk and supports valuation growth by ensuring that each tranche of funding results in completed, verifiable infrastructure and regulatory positioning.

BUDGET ALLOCATION (400,000-DOLLARS)

The following timeline shows when the subsidiaries can begin producing revenue and how the total funding is allocated.

Phase	Duration	Title	Budget
Phase 1: Formation & Compliance	Months 1–3	ERC-3643 ESC completion and corporate formation.	$225,600
Phase 2: Subsidiary Office Budget	Months 2–4	Office tools and collaboration, revenue ready.	$18,240
Phase 3: Technology & Tokenization	Months 3–6	Serving customer orders and deploying core systems.	$156,160
Total			$400,000

PHASE 1 – FORMATION & COMPLIANCE OPERATING BUDGET (225,600 DOLLARS)

Phase 1 finances the legal, corporate, and technical foundation required to operate as a compliant PHCE with ERC-3643 capabilities. These tasks are front-loaded to de-risk the structure and create assets before major scaling.

Key line items include legal services for Delaware incorporation and restructuring, transfer-agent reactivation, OTC Pink reinstatement for IJJ Corporation, corporate liability and personnel insurance, IP and branding work for five WebApp offerings, Blue-Sky Budget USA States and Internation registration fees-disclosure Data transfer fees and creation of an ERC-3643 smart contract earmarked for testing and certification

Within roughly 90 days, investors gain a structured holding company with Delaware LLCs, active transfer-agent relationships, reinstated public status, insurance coverage, and a test-ready ERC-3643 smart contract, Blue-sky fees, and clear evidence that early capital has been converted into tangible, de-risking assets, with issued Tokenized Securities each investor.

PHASE 2 – SUBSIDIARY OFFICE BUDGET (18,240 DOLLARS)

Phase 2 provides lean but essential office and collaboration infrastructure to coordinate work, track spending, and manage deliverables across subsidiaries. This low-cost phase improves operational control over how investor capital is deployed.

Core components include a centralized project-management tool, Microsoft Teams-style collaboration workspaces, QuickBooks-class accounting software, and industry association/news subscriptions to track emerging RWA, FinTech, and regulatory trends. These tools increase visibility into execution, financial controls, and reporting from the earliest stages of the PHCE's development.

PHASE 3 – TECHNOLOGY & TOKENIZATION (156,160 DOLLARS)

Phase 3 funds the build-out of the technology stack that will power revenue-generating SaaS offerings and the ERC-3643 tokenization infrastructure. It is the point where investor capital begins to translate directly into monetizable products and services.

Objectives include reinstating and acquiring IJJ Corporation under Delaware §251 to consolidate assets and unlock SEC fundraising exemptions, hiring a digital marketing campaign designer and development team (Odoo, systems programming, database architecture), procuring Odoo SaaS licenses and hosting, and deploying hosting services with sufficient CPU, storage, clustering, and redundancy to support core business applications and DCEP ERC-3643 performance requirements.

For investors, Phase 3 marks the pivot from foundation-building to revenue enablement: the funded work results in functioning SaaS products, integrated systems, and a tokenization infrastructure capable of serving paying customers.

PHASE 4 – SUBSIDIARY 30-MONTH SALES PROJECTION (8.34 MILLION DOLLARS)

Phase 4 emphasizes the expansion of revenue across the subsidiaries, with a target of approximately 8.34 million dollars in cumulative sales over a span of 30 months. This estimated income is designed to furnish non-dilutive working capital to facilitate Broker-Dealer registration, operational activities, and sustained growth.

The timeline accounts for the staging and deployment of hosting infrastructure, as well as the testing and approval processes for each application intended for production.

The subsequent table presents projections for each subsidiary during the 30 months.

Subsidiary	Target Market	30-Month Revenue Goal	Strategic Value to Investors
Software as a Service (SaaS)	SaaS affiliate, retail services	$1.21 million dollars	Scalable subscription income and AI-driven data services that improve margins over time.
BBP	OTC public companies	$1.43 million dollars	Pipeline of issuers for Reg A/Reg D capital raises, expanding tokenization opportunities
DMCRS	In-house and client marketing	$2.2 million dollars	Drives visibility and demand for PHCE and its ERC-3643 offerings.
Launch and Submission DCEP	Minting ERC-3643 orders and mega data reporting services	$1.6 million dollars	Primary ERC-3643 revenue stream via security issuance and exchange services.
Subsidiary	Target Market	30-Month Revenue Goal	Strategic Value to Investors
IJJ Corp	Reg D 504c investors	$1.9 million dollars	Raises working capital by exchanging ERC-3643 RWA, supporting PHCE's broader capital plan.

The key investor point is that subsidiary revenues are designed to cover high fixed costs tied to regulatory compliance and Broker-Dealer licensing, reducing the need for future equity dilution and supporting sustainable growth.

PHASE 5: POST-LAUNCH REGULATORY FILINGS (WEEKS 8–9)

Regulatory Submissions	Description
File SEC Form D:	Log into the SEC EDGAR system using CIK and submit your Form D notice within 15 days of that first sale.
Complete Blue-Sky Filings:	Establish Budget for $15,000 to File notice forms and pay state fees in every state where your active investors reside.
Prep Before Launch Regulatory Filings (Weeks 8–9):	File SEC Form D: Log into the SEC EDGAR system using CIK and submit your Form D notice within 15 days of that first sale.
Before deploying PHCE-platform smart contract:	And triggering the post-launch regulatory requirements (like SEC Form D and Blue-Sky filings), several critical technicals, legal, and operational actions must be processed.

1. Finalize Technical Security & Testing Stack

The code must be rigorously validated before interacting with mainnet capital. [1]

Achieve 100% Branch Coverage:	Run extensive unit and integration testing locally using frameworks like Foundry or Hardhat to verify every execution path. [1]
Complete a Third-Party Audit:	Submit your codebase to an external firm or hosting audit competition (e.g., Code4rena, Open Zeppelin). Remediate any critical, high, or medium severity vulnerabilities. [1]
Run Automated Scanners:	Pass your final commit through static analysis tools like Slither or Mythril to catch standard edge cases. [1]

2. Establish Emergency Operations & Governance Controls

A clear protocol is needed for managing the smart contract infrastructure once live. [1]

Configure multi-Sig Wallets:	Ensure all administrative, treasury, and minting privileges are held by a secure, multi-signature wallet (such as Safe) rather than a single private key. [1]
Test Emergency Plausibility:	If the contract includes emergency stop features (e.g., OpenZeppelin Pausable), run team drills to test your ability to freeze functions during an exploit. [1, 2]
Set Up Real-Time Monitoring:	Integrate real-time alerting systems (such as Tenderly or OpenZeppelin Defender) to flag anomalous activity immediately. [1

3. Implement Pre-Launch Legal and Onboarding Railings

Your legal infrastructure must be fully integrated before accepting the first investor dollar. [1]

Finalize Investor Documentation:	Ensure your Private Placement Memorandum (PPM), Token Purchase Agreements, or SAFEs are legally executed and paired with your smart contract logic. [1, 2]
Deploy KYC / AML Integration:	Integrate a verified identity oracle or a whitelist mechanism into the smart contract to restrict token distribution to authorized wallets. [1, 2, 3]
Review Money Transmitter Laws:	Confirm with legal counsel whether your platform functions require state Money Transmitter Licenses (MTL) or compliance with federal frameworks. [1

4. OPTIMIZE ON-CHAIN DEPLOYMENT LOGISTICS

Execution details as designed to synchronized right up to the launch day. [1]

- **Source Native Tokens for Gas**: Secure enough native cryptocurrency (e.g., ETH) in your deployment wallets to cover mainnet gas deployment fees.
- **Verify Code on Block Explorers**: Prepare to upload your contract source code and ABI metadata to Etherscan or equivalent explorers immediately post-deployment to ensure transparency.
- **Set Up a Post-Launch Bug Bounty**: Partner with platforms like Immunefi to launch a white-hat program as soon as the contract goes live. [1, 2, 3]

5. Summary Checklist

Action Item	Responsible Party	Timeline
Complete code audit & remediation	Technical Team / Auditor	4–8 Weeks Pre-launch
Execute Multi-Sig & Emergency drills	Dev & Ops Team	1–2 Weeks Pre-launch
Whitelist KYC-approved investor wallets	Compliance / Legal	Ongoing until Launch
Deploy contract to Mainnet	Lead Engineer	Day 0 (Launch)

To help organize these steps, what is the **target blockchain** for your deployment, and does your smart contract include **upgradeable architecture** or **minting controls.**

15 CORE BUSINESS APPLICATIONS AND DEPLOYMENTS

Core business applications convert Phase 1–3 investments into branded, revenue-generating operations. These deployments also serve as the foundation for ERC-3643 tokenization and compliant trading.

Establish the infrastructure for the Ethereum ERC-3643 tokenization Smart Contract Blockchain to facilitate the minting of RWA digital assets for testing, refinements, approval, and production minting, thereby enabling participation in funding public and private sector interests in raising working capital.

Created a DevOps platform for an enterprise application utilizing funding allocated for the BBP primary product Management Power Suite (**MPS**). MPS represents a comprehensive administrative tool for BBP, and its upgrade is projected to increase its market value by a factor of four to six relative to its cost.

To ensure reporting standards tracking Tokenized Securities the Depository Commission Exchange Platform (DCEP) was implements as the fundamental infrastructure for Token Transfer y integrating with established financial institutions, the DCEP ensures sufficient liquidity and reliable pricing for the TokenStock, which is vital for attracting institutional investors and groups of financial Sector investors to join our business as customers. As stated, the mission is to qualify for this safe harbor and become an insider by establishing a trading plan that offers a straightforward method for the SEC to understand our new approach.

This involves applying Rule 144 and structuring control through a separate enterprise that complies with financial structural instructions, working alongside the policies governing material nonpublic information (MNPI).

TO ALIGN WITH THE SEC'S

January 2026 Tokenized Securities Guidance, the **Depository Commission Exchange Platform (DCEP)** must bridge on-chain **ERC-3643** logic with traditional regulatory reporting.

Central information registration:	**The enterprise's premise is the Enterprise Crypto Depository Commission (ECDC), which is linked with Global Business Registration Clearance Data (GBRCD) centers**
Deposit trust clearing service:	The settlement approval is linked to the National Crypto Distribution Center (NCDC) and settlements for institutional trades within the National Retail Crypto Distribution Center (NRCDC).
Level 2 trading platform:	A Retail Broker-Dealer enterprise web applications console used to submit bids, ask requests, and allow trading service with 24/7 365 self-service Trading.
Transfer Agents For Crypto Issuers:	The TA application interface with the Blockchain manage the issuer's ledger, client transactions, and related services with a complete interlinking transfer of updated data sharing and collaboration features.
Regulate cryptocurrency issuers:	The data captured within Central Information Registration (CIR) issues business control accounts and symbols for Cryptocurrency issuers for circulation as essential Mega tag identification
Market Makers & Broker Services:	Establish working relationships with bank valuations and market makers in the respective industry to foster pricing and track change directly impacting each Tokenized Securities validity.

CURRENT OPERATIONAL STATUS:

The infrastructure and platform foundations for processing auditable tracking and accountability of transfer audits for compliance of Tokenized Securities are operational and available for on-demand orders for both ERC-3643 and ERC-1400 token standards.

16 THE MARKET STRATEGY RWA SECURITIES AND THE EXCHANGE PROCESS

PHCE's market strategy centers on using Ethereum and ERC-3643 to issue, manage, and trade RWA securities in a compliant, programmable way. The goal is to combine on-chain enforcement with off-chain regulatory processes.

ERC-3643 tokens are minted on the Ethereum blockchain via an ESC that integrates ONChAINID for identity verification, transfer restrictions, and is scalable to support multiple RWA asset classes. Each client engagement is structured through established agreements that define deliverables, including the creation of an off-chain verification whitelist wallet and the matching of fiat loan value to ERC-3643 equity through the ESC.

Orders are processed in two stages: (1) an ESC transfer-provision instruction authorizing investors to receive ERC-3643 securities and (2) distribution of compliant token orders to a public company's BD-ATS trading account to facilitate raising working capital. Whitelist wallets support secondary-market resale under transfer agreements with a Broker-Dealer operating an ATS, ensuring only vetted, accredited investors with verified ONChAINID can trade.

By embedding ERC-3643 compliance rules into each token that may hold it, where it may trade, and under what conditions, PHCE aims to position ERC-3643 RWA securities as regulated, auditable, and institution-ready from inception.

17 INVESTOR LOAN AND INVESTOR PURCHASE INCLUSIVENESS IN SMART CONTRACT

The Ethereum Smart Contract (ESC) manages asset payments to wallets during a capital raise executed on a Broker-Dealer-operated ATS. Once programmed, its instructions are immutable and enforce the agreed economics for lenders and token purchasers.

PHCE will take a $400,000 loan at 20% interest, resulting in $468,744 if repaid in full, and will issue an ERC-3643 token block representing 100% the loan current market value, tradable after SEC restrictions lift. The ESC classifies the loan as debt for accredited investors with open accounts on a Broker-Dealer-operated ATS who purchase ERC-3643 tokens in an IJJC capital raise.

Repayment flows are programmed so that a percentage of each qualifying transaction is directed to a whitelisted debt wallet, which PHCE also uses to load the 50 percent equity of the ERC-3643 token's negotiated value. Ownership rights are limited to the original investor's whitelisted wallet, and payments, including the 20 percent premium, are automated.

Lenders receive an ERC-3643 equity block as an exit strategy worth the loan amount, with the 20 percent premium added to the wallet, subject to SEC Rule 144 restrictions for up to 12 months, with possible exemptions via legal opinions.

REGULATORY AND LEGAL COMPLIANCE ANALYSIS OF HIGHLIGHTED SECTIONS

LEGAL COMPLIANCE ANALYSIS OF PHCE'S BUSINESS MODEL AND BLOCKCHAIN SECURITIES OPERATIONS

ENSURING ALIGNMENT WITH U.S. FEDERAL LAW, SEC REGULATIONS, AND APPLICABLE STATUTES

This report critically assesses PHCE's business model, operational structure, and use of blockchain-based securities, focusing on compliance with the Securities Act of 1933, the Securities Exchange Act of 1934, SEC and FINRA rules, and other relevant U.S. federal and state laws. Each section addresses key legal and regulatory requirements to eliminate ambiguity and ensure accurate representation of obligations for securities offerings, broker-dealer registration, compensation structures, exemptions, and operational procedures.

18 1. INTRODUCTION: OVERVIEW OF PHCE'S BUSINESS MODEL AND LEGAL CONTEXT

PHCE proposes a FinTech ecosystem for real-world asset (RWA) tokenization utilizing ERC-3643 tokens and blockchain technology. The business model involves the issuance, management, and trading of tokenized securities through a Broker-Dealer (BD) and Alternative Trading System (ATS), with integrated compliance mechanisms. All activities must adhere strictly to applicable federal and state securities laws, SEC and FINRA regulations, and other statutory requirements governing securities offerings and intermediaries.

2. COMPLIANT RWA TOKENIZATION: LEGAL REQUIREMENTS

Tokenizing RWAs and offering them as securities constitutes a securities offering under the Securities Act of 1933 and the Securities Exchange Act of 1934. Such offerings must either be registered with the SEC or qualify for a valid exemption (e.g., Regulation D, Regulation A+). PHCE must ensure all tokenized securities are offered and sold in compliance with registration requirements or within the scope of applicable exemptions, including full adherence to disclosure, investor qualification, solicitation, and resale limitations.

3. BROKER-DEALER AND ATS REGISTRATION: CLARIFICATION

Entities or individuals engaging in securities transactions for others, including solicitation, sales, or transaction processing, must be registered as Broker-Dealers with the SEC and FINRA. References to “sponsoring teams” or “active FINRA-licensed executives” must be clarified to ensure only properly registered and licensed Broker-Dealers and associated persons participate in regulated activities. Unregistered participation in these functions is prohibited and may result in enforcement actions.

4. FEE STRUCTURES: LEGAL PARAMETERS FOR COMPENSATION AND CAPITAL RAISING

Fee-based compensation related to capital raising or transaction success is considered transaction-based remuneration and is regulated as broker-dealer activity. Only registered Broker-Dealers may receive such compensation. PHCE must structure all fees to ensure compliance with Section 15(a) of the Securities Exchange Act, avoiding success fees or similar payments unless conducted through a registered Broker-Dealer.

5. SEC Exemptions: Requirements and Limitations

Utilization of SEC exemptions (e.g., Regulation D, Regulation A+) requires strict compliance with eligibility, disclosure, and investor qualification standards. PHCE has implement robust procedures to verify accredited investor status, enforce resale restrictions, and comply with limitations on general solicitation. Failure to meet exemption requirements may result in loss of exemption and regulatory enforcement.

6. INTERMEDIARY ROLES: REGULATORY OBLIGATIONS

Traditional market intermediaries, such as transfer agents and clearing agencies, are regulated to protect investors. PHCE must not assume these roles without appropriate registration. Bypassing regulated intermediaries without compliance may violate SEC rules governing transfer agents and clearing functions. Any platform activity that replicates intermediary functions must be reviewed for regulatory obligations.

7. TECHNOLOGICAL COMPLIANCE: LIMITS OF AUTOMATED TOOLS

Technological compliance infrastructure, including smart contracts and blockchain interfaces, must be supplemented by legal procedures and manual oversight. Automated systems incorporate design processes to meet all federal and state securities laws, but technological compliance does not substitute for legal requirements. Any technical errors or deficiencies may result in liability for non-compliance.

8. KYC/AML PROCEDURES: LEGAL STANDARDS BEYOND TECHNICAL CONTROLS

While ERC-3643 features enforce KYC/AML, transfer restrictions, and holding periods at the token level, PHCE is implementing comprehensive procedures meeting **Bank Secrecy Act (BSA),** SEC, FINRA, and **OFAC standards**. Technical controls are designed to comply and supported a robust operational policy for anti-money laundering (AML), customer due diligence (CDD), and sanctions compliance.

9. HYBRID GOVERNANCE: LEGAL OPINIONS AND OFF-CHAIN COMPLIANCE

Combining on-chain controls with off-chain governance (e.g., legal opinions, transfer-agent ledgers, SEC/FINRA procedures) requires strict adherence to regulatory standards. Legal opinions must be accurate, based on full disclosure, and not relied upon to circumvent compliance obligations. Misstatements or omissions in off-chain processes may result in liability under Section 17(a) of the Securities Act and Rule 10b-5.

10. Debt Securities and Trading: SEC Registration, Usury Laws, Trading Restrictions

Issuing ERC-3643 tokens as debt securities requires SEC registration or a valid exemption. The structure and interest rates must comply with applicable state usury laws. Secondary trading of restricted securities is subject to SEC Rule 144 holding periods and resale limitations. All secondary trading must occur on a registered or exempt ATS and only by qualified investors, with full adherence to regulatory restrictions.

11. AUTOMATED PAYMENTS AND OWNERSHIP: CONTRACTUAL AND REGULATORY COMPLIANCE

Automated payments, ownership rights, and whitelisting mechanisms must comply with contractual obligations, securities laws, and regulatory restrictions. Smart contracts must be robust enough to prevent unauthorized transfers or sales to unqualified investors, and automated processes may not override regulatory requirements.

12. RULE 144 AND LEGAL OPINIONS: PROPER RELIANCE AND RISK MITIGATION

Reliance on legal opinions for exemption from Rule 144 must be well-founded and subject to regulatory scrutiny. Conditions for exemption must be strictly met; otherwise, sales or transfers may constitute unlawful distributions. PHCE must ensure legal opinions are accurate, comprehensive, and based on full compliance with all requirements.

13. RECOMMENDATION: LEGAL COUNSEL REVIEW AND COMPLIANCE BEST PRACTICES

All aspects of PHCE's model—including fundraising, token issuance, fee structures, secondary trading, and compliance controls—should be thoroughly reviewed and supervised by experienced securities and FinTech legal counsel. PHCE must implement comprehensive compliance programs and maintain ongoing oversight to ensure adherence to all federal and state laws, SEC and FINRA rules, and to prevent misrepresentation to investors or regulators.

19 RISK & MITIGATION

PHCE recognizes material legal, regulatory, technical, and capital-allocation risks and pairs each with concrete mitigation steps tied to investor protections.

Legal complexity is addressed through Delaware corporate counsel, executing the state of Delaware §251 to restructure legacy entities, and phased SEC/OTC filings to clarify ownership and isolate liabilities. Regulatory hurdles are managed via a sequenced roadmap, OTC reinstatement, controlled use of Reg A/Reg D exemptions, and then Broker-Dealer licensing, avoiding overextension before each stage is validated.

Technical delivery risk is mitigated through the use of audited ERC-3643 smart contracts, specialist blockchain engineers, and on-chain enforcement of identity, holding periods, and transfer restrictions. Capital efficiency is controlled through phased budgets and task-level allocations, ensuring that new capital is not released until prior milestones are documented as complete.

Governance and investor rights are supported by a licensed Board, liability insurance, and a structure that links upside (profit-sharing, equity blocks, token allocations) to transparent, measurable performance. These mitigations are intended to limit downside exposure while positioning investors to participate in the upside of ERC-3643-based RWA tokenization and Broker-Dealer operations.

We use the Management Power Suite (**MPS**), an enterprise production application, to automate required volume tasks and deliver near-real-time, customizable dashboard projections for the company.

20 MANAGEMENT POWER SUITE

AN ENTERPRISE BUSINESS LEVEL MANAGEMENT TOOL

PHCE redesign of the enterprise application called Management Power Suite (MPS), which provides integrated business services near real time and direct business activities associated with each contract or project while controlling resources efficiently and effectively.

As a Commerce and Application Development service-based company providing global level services, the MPS automated intellect is customized to manage and integrate departmental functions and direct resources in near real-time. By implementing MPS, IJJC customers engage directly with its management team, ensuring projects are successfully completed on time. MPS also reports the progress of each project or contract deliverables status in near real time.

MPS provides enterprise level capabilities to manage corporate resources, contract services, and time management. Provide a Dashboard is a configurable portal that displays real-time information that is relevant to the user activities. The dashboard provides executive, administrator, and general end-user's displays.

DETAIL BUDGET REPORTS

1. Executive Reports
2. Personnel Budget - Report
3. Projected/Actual Summary - Report
4. Income Operating Forecast - Report
5. Projected Overhead Expense - Report
6. Employee's Salary and Birthday - Report
7. Leave Accrual Liability - Report
8. Employee's Payroll Vs Task performed - Report

9. Commission Reports
10. Gross Profit Performance Report
11. Contract Detail - Report
12. Monthly Budget - Report
13. Employee Cost Table
14. And more

Integrated Project Lite (Green/Yellow/Red) with status reports/notes, response/reply to notifications alert to key team subject matter mangers.

PROJECT PLANNING MODULE OVERVIEW

The Project Planning module offers a comprehensive approach to developing detailed work schedules and resource allocation plans. By entering contract deliverables and specifying start and stop times, users can precisely assign personnel resources to each task within a deliverable or project. This systematic process ensures that every task is clearly defined and appropriately staffed throughout the project lifecycle.

Once tasks are designated, the integrated business modules automatically assign them to the corresponding employee’s timesheet. This automation allows for accurate calculation of time worked, which in turn supports the generation of up-to-date project status reports. The seamless integration between scheduling, resource allocation, and timesheet management streamlines project tracking and reporting, enhancing visibility and accountability for all project stakeholders.

THREE PROJECT LEVELS:

- Project Management begins with using the Quote Developer to create price proposals converted to an approved project budget.
- Activating Hiring Schedule task module events and Operational PL inclusions of increase adjustments for approval and change orders:

1. 1-Contract Budget,

2. 2-Project Group, and
3. 3-Project Subtasks.

The selection of personnel resources to subtask level assignments is integrated with the timesheets. This information is collected in real-time and displayed as a customized dashboard for each end-user.

Budget Burn Rate: At a glance, managers are able to view budgeted, versus actual burn rates based on real-time data.

Real-Time Snapshots:

1. Integrated Project Web Timesheet at project level and task tracking workhours. Employees enter their time on each project at a task assignment level which updates project performance and tracks deliverables timelines.
2. New Hire roaster showing the status of new employees and what steps remain to approve employment.
    3. Web based New Hire module designed to provide employment application processing and complete approval levels, justifications and project level assignments based on contract budgets.
    4. Snapshot showing of all contracts and projects.
    5. Excellent executive tool used to show revenue percentages and pinpoint Budget Burn Rates.

In efforts to increase profitability, executives are adopting more standardized and efficient methods of managing their revenue and expense-based projects.

Many organizations are plagued with cost-overruns, un-aging their revenue and expense-based projects.

21 COMPETITIVE EDGE

PHCE's competitive advantage arises from combining regulatory alignment, integrated subsidiaries, and ERC-3643 technology into a unified, self-funding structure.

Phased capital deployment gives investors' confidence that capital is deployed against specific, verifiable milestones rather than broad, untracked spend. The business model is built around agreements with Broker-Dealers and sponsored Series 7 executives, supported by PHCE subsidiaries, so client solutions are guided by licensed professionals when required.

Five subsidiaries create diversified revenue streams while jointly supporting PHCE's regulatory and capital-raising goals, acting as self-funding engines that reduce reliance on dilution. By starting with a standard designed for compliant tokenized securities, PHCE aims to meet SEC expectations from the outset and increase institutional comfort.

The combination of restructuring an existing public company, ERC-3643 tokenization, and ATS transfer agreements under a single coordinated strategy, supported by a deep licensing bench (Series 7, 24, 27, 65, 66), is designed to differentiate PHCE in the emerging market for regulated, tokenized RWA securities.

The required Security License to open a Broker-Dealer Firm

THE PRIMARY LICENSE REQUIRED:

Exam	Exam Name
SIE	Securities Industry Essentials
Series 7	General Securities Representative
Series 65	Uniform Investment Adviser Law
Series 24	General Securities Principal
Series 27	Financial and Operations Principal (FINOP)
Series 65	A state-specific securities license to offer and sell
Series 66	Offer investment advice and manage client accounts

THE BROKER-DEALER REQUIREMENTS AND TIMEFRAME TO APPLY TO OPEN A FIRM.

The objective is to build a Self-funding Hybrid FinTech infrastructure, as stated in the introduction, to fund the operation and be able to control our assets. The prep timeframe is 6 months to complete Phases 1 and 2.

The following list provides timeframes before becoming a Broker-Dealer Firm.

The Firm Approval Timeline (The "Waiting Period"):

First is the Series 7, which Doesn't Permit Supervising:	**The Firm's Securities Activities or Licensed Activities, Series 24 and 27.**
FINRA Review:	Wakes Up To 180 Days for A Complete Application.
Expedited Review:	We can hire and appoint the Key Personnel. Licensed and Records Are Clean, roughly 100 Days.
State Registration:	Often Parallel to FINRA Review, But Some States May Require Additional Time.

22 FOR THE INVESTORS TO UNDERSTAND WHY I AM PROPOSING A 2 TO 4-YEAR PROSPECTUS TIMELINE:

The infrastructure build-up timeline is aligned with regulatory milestones:

Must hire a Chief Compliance Officer (COO) to guide you through the Broker-Dealer governance setup and the overall operation of managing FINRA Gateway submissions yourself:

PROPOSED TIME FRAMES: PLAN FOR "GO-LIVE" POST-FINRA APPROVAL

Month 0-18:	Obtain Sponsor individual licenses (SIE/Series 7).
Month 8-10:	Form the entity and hire Series 24/27 principals.
Month 10-11:	Submit NMA to FINRA.
Month 11-17:	Complete the 180-day review for approval as a Series 7.
Month 18:	Plan for "Go-Live" post-FINRA approval for a Board Member becoming a Series 7 licensed financial Adviser.

THANK YOU FOR TAKING THE TIME TO REVIEW AND HOPEFULLY BECOMING AN INVESTOR.

EMAIL US AT: PHCE investments