

Capital for Humanity

Tokenization and the Next Financing Pathway for Mining

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 @montymetzger

TotoFinance.com

Copper Crunch



BRONZE. IRON. STEEL. SILICON. COPPER.

Every technological age has its defining metal.



———— Demand belongs to the future. Mine development still belongs to decades.

Are we asking the right question?





THE QUESTION



IT TAKES 20 YEARS TO BRING A NEW COPPER MINE INTO PRODUCTION.

Why does it take so long?

Geology. Permitting. Construction. And capital.

A MULTI-TRILLION-DOLLAR MARKET RUNNING ON COURIERED DOCUMENTS.

In the age of instant everything.



Bills of lading. Letters of credit. Warehouse records. Settlement measured in days and weeks.

~4 BILLION TRADE DOCUMENTS. ~\$2.5T TRADE-FINANCE GAP.

Real goods. Real buyers. No financing. Because of paperwork.



The problem is not a lack of assets. It is a broken path from asset to capital.

You cannot solve today's problem with yesterdays solutions.



Business
Strategy
Leadership
Innovation
Global Markets
Entrepreneurship

Ideas
Innovation
Markets
A Better
Tomorrow

New Release

BUSINESS BOOKS

Exceptional
Leaders.
A More
Prosperous
World.

Good
Business
Builds a
Brighter
World.

TOKENIZATION

Capital for Humanity



TOKENIZATION

Capital for Humanity



Tokenization



Capital for Humanity

How Digital Ownership
Unlocks the Wealth of the World

MONTY C. M. METZGER

Tokenization



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TOKENIZATION

Capital for Humanity



TOKENIZATION

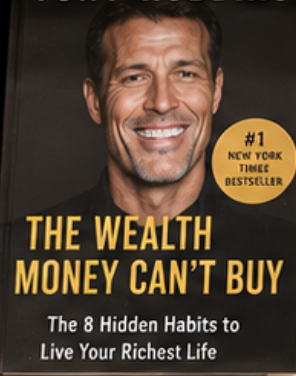
Capital for Humanity



A NEW ERA OF OWNERSHIP

PEOPLE MARKETS RESOURCES A BRIGHTER TOMORROW

TONY ROBBINS



TONY ROBBINS

PETER H. DIAMANDIS



PETER H. DIAMANDIS

STEPHEN A. SCHWARZMAN



STEPHEN A. SCHWARZMAN

RYAN HOLIDAY
THE
OBSTACLE
IS THE WAY



RYAN HOLIDAY

MATTHEW KELLY

Life
is
Messy



Hope, Purpose
and Finding God
in the Everyday

MATTHEW KELLY

POPE FRANCIS

Let Us
Dream

THE PATH TO
A BETTER FUTURE



POPE FRANCIS

FROM NAPKINS TO MARKETS

AN ENTREPRENEURIAL JOURNEY FROM 1998 TO TODAY.



1998
First Internet
Company



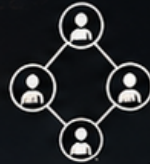
2000s
Technology
and Digital
Ventures



BMW
Innovation /
Corporate
Innovation



2008
Early Bitcoin
Investor



Digital
Leaders
Ventures



2018
LCX
Founded



LCX grows
into regulated
digital asset
infrastructure



LCX VALUED AT
\$0.5B



2023
Physically backed
tokenized assets
live marketplace



2026
Toto Finance
Founded



**Next Venture:
Toto Finance**
Mine-to-market
for tokenized
commodities.



Ideas start
on napkins.



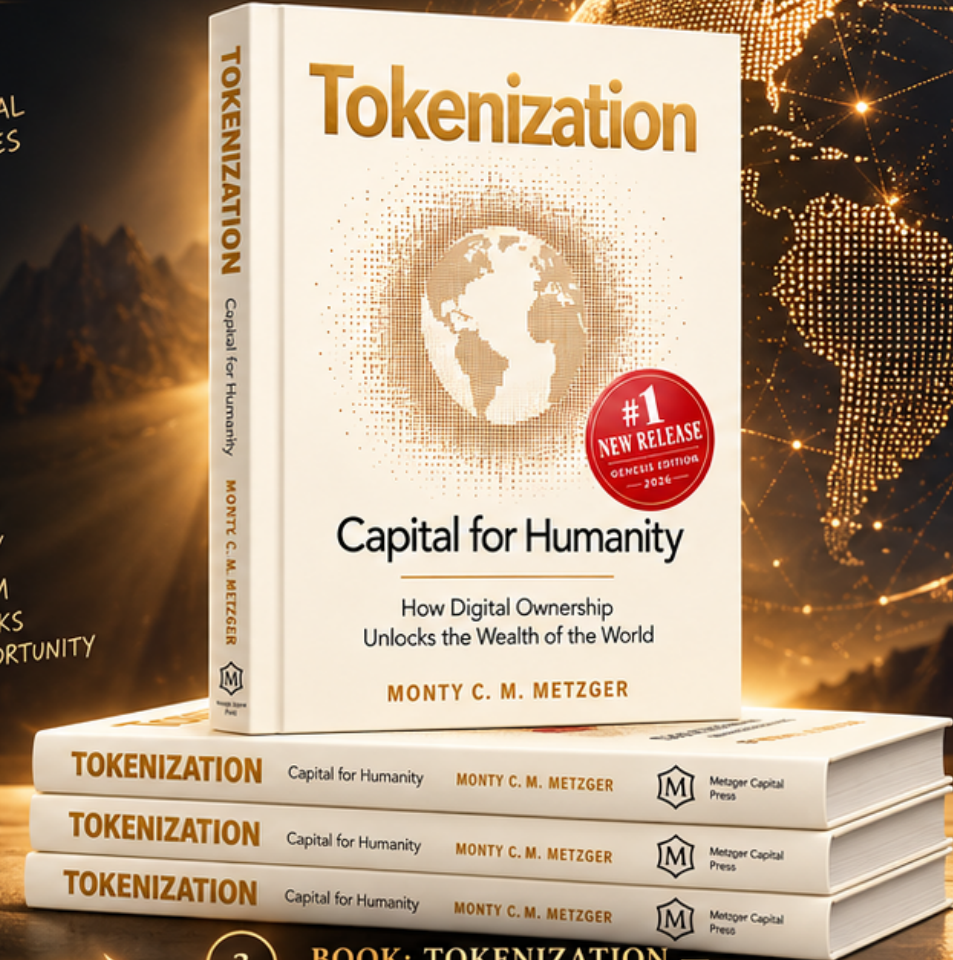
Build.
Regulate. **Scale.**



Now: mine-to-market
for **tokenized commodities.**

FROM NAPKIN TO BOOK

Ideas that started as sketches became a framework for the Ownership Age.



1

NAPKIN THINKING

Big ideas. Real-world problems.
A simple sketch.

2

YEARS OF BUILDING AND LEARNING

Personal stories, entrepreneurial
lessons, and a deeper framework.

3

BOOK: TOKENIZATION — CAPITAL FOR HUMANITY

A practical framework for the
Ownership Age.

From sketches and stories to a complete framework for digital ownership.

TOKENIZATION TURNS OWNERSHIP ITSELF INTO INFORMATION.

TOKENIZATION
IS THE TRANSFORMATION
OF OWNERSHIP INTO
A PROGRAMMABLE
DIGITAL ASSET THAT
CAN MOVE AS FREELY
AS INFORMATION.

@matty metzger

Send it. Split it. Program it. Verify it.

The asset does not need to move. Its ownership
does.

A 17-Year Migration

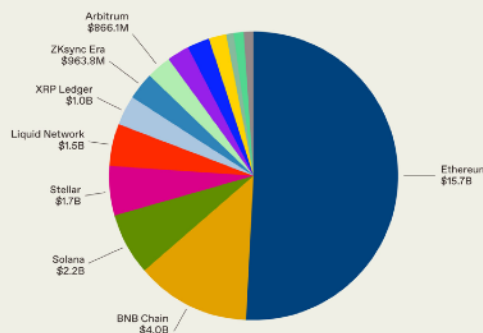
Bitcoin proved digital scarcity. Ethereum made ownership programmable.



***“Bitcoin is
the new gold.”***
Ricardo Salinas

Ethereum holds more than half of all tokenized asset value

Share of tokenized asset value by network (%)

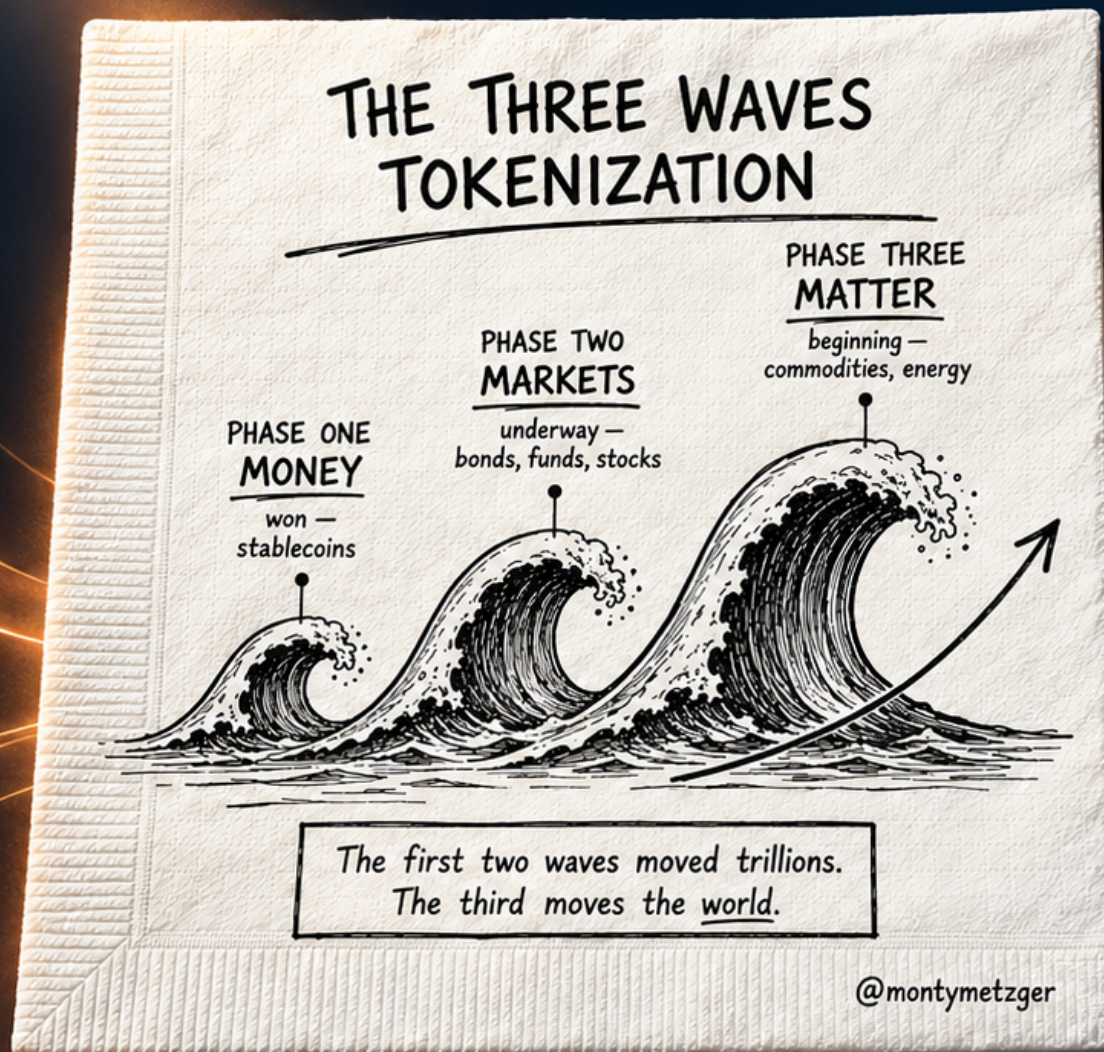


Source: new.xyz. Data as of May 7, 2023.

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**Bitcoin made
digital ownership possible.**

**Smart contracts made it useful for
almost everything else.**



MONEY. MARKETS. MATTER.

The Three Waves of Tokenization.



PHASE ONE:
MONEY

stablecoins



PHASE TWO:
MARKETS

bonds, funds, stocks

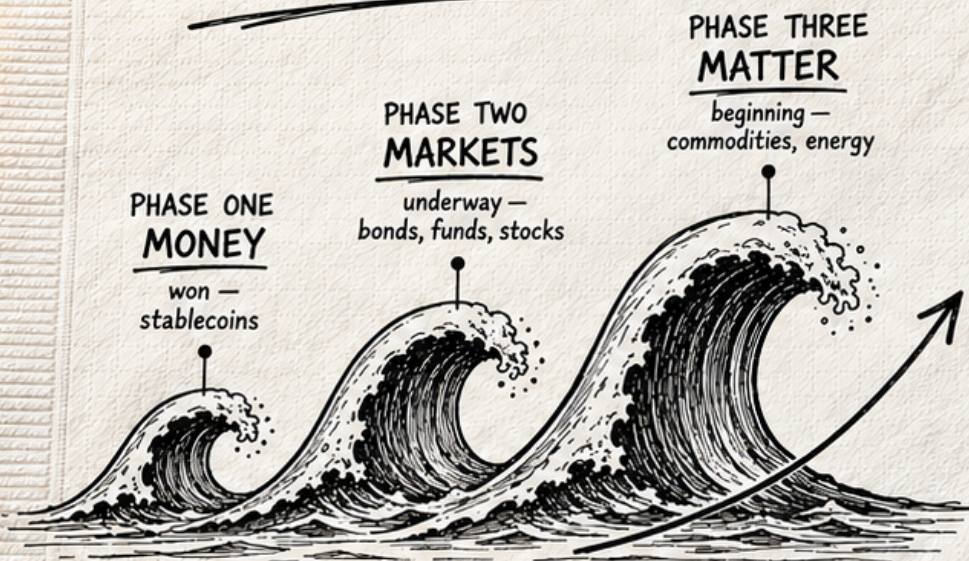


PHASE THREE:
MATTER

commodities, energy

The first two waves moved trillions.
The third moves the world.

THE THREE WAVES TOKENIZATION



The first two waves moved trillions.
The third moves the world.

@montymetzger

Stablecoins move trillions

Money got legs. Markets could now settle on the same rails.

~\$300B+

Stablecoins outstanding
(book going to press)

~\$33T

Raw on-chain stablecoin transfers
in 2025

>\$140B

Tether U.S. Treasury exposure
in 2025

**The dollar did not change.
The rail changed.**

Before a bond, a stock, a building or a tonne of copper
can move on-chain, trusted money must be there to
buy it.

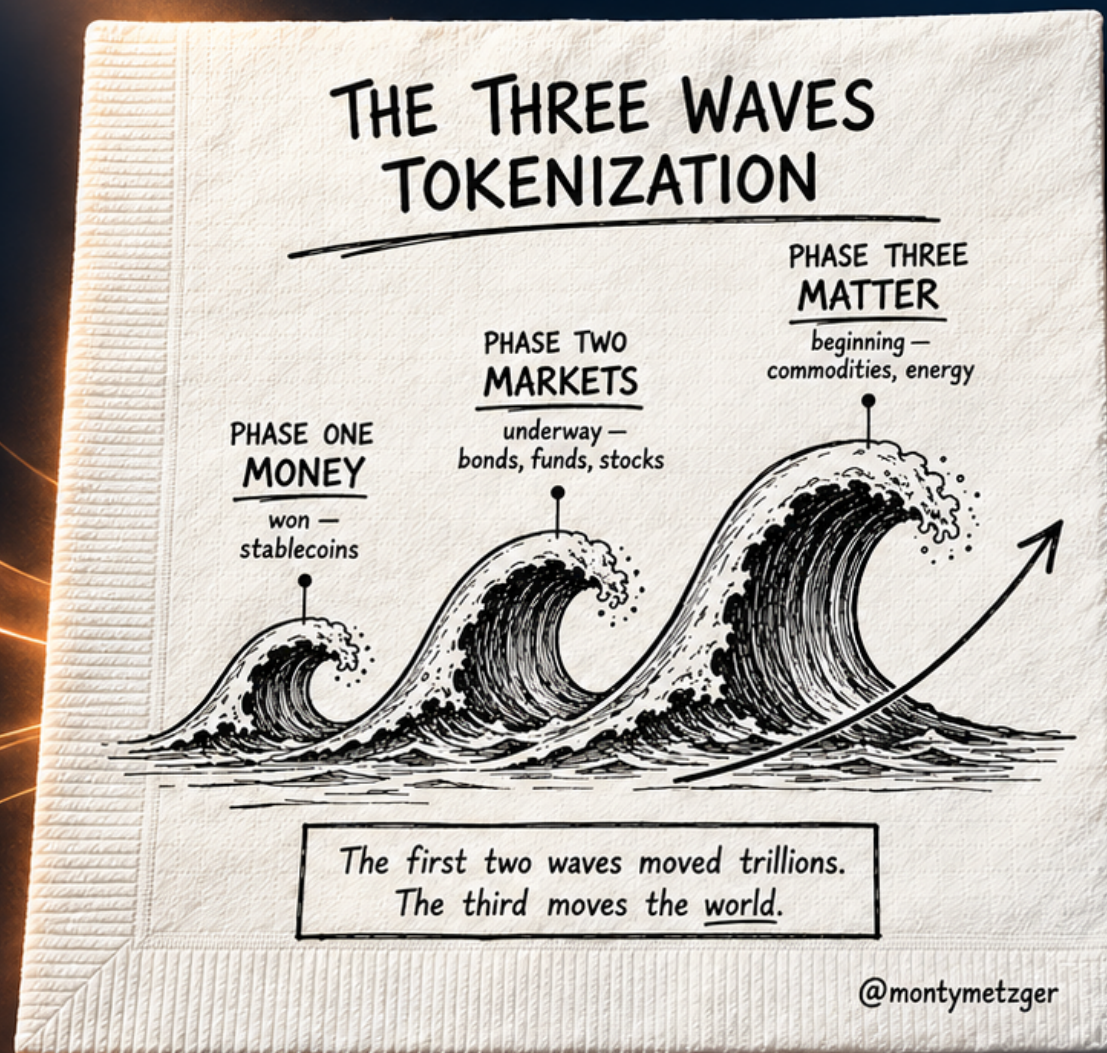
**“BANKING IS NEEDED.
BANKS ARE NOT.”**

Bill Gates

Wall Street Is Moving On-Chain

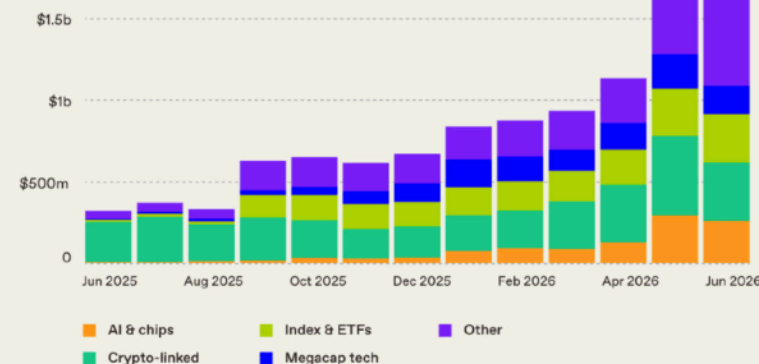
The old asset remains. The ownership and settlement machinery changes.

NYSE: tokenized U.S.-listed stocks and funds, around-the-clock trading, near-instant settlement, stablecoin funding.



Tokenized stocks grew 400% by market cap in a year

Tokenized equities market cap by category at month-ends (\$B)



Source: RWA.xyz as of July 15, 2026. Data through June 30, 2026. Index & ETFs covers broad-market funds; sector-specific ETFs are grouped within their relevant sectors.

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“STEP TWO IS GOING TO BE THE TOKENIZATION OF EVERY FINANCIAL ASSET.”

Larry Fink

Gold Proved Physical Ownership Can Live On-Chain

~\$5B+

Tokenized Commodities

~\$25T

Global Commodity Trading Annually

~\$200B

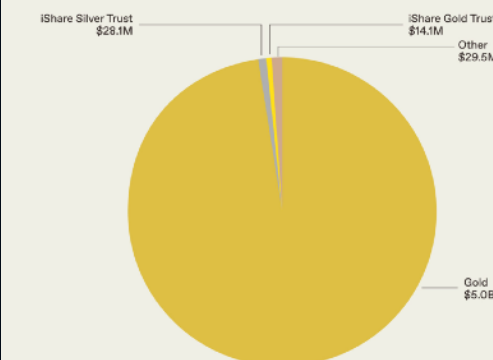
On-chain transaction volume annually

<0.02%

Current Market
Tokenized Commodities

Gold makes up almost all tokenized commodities

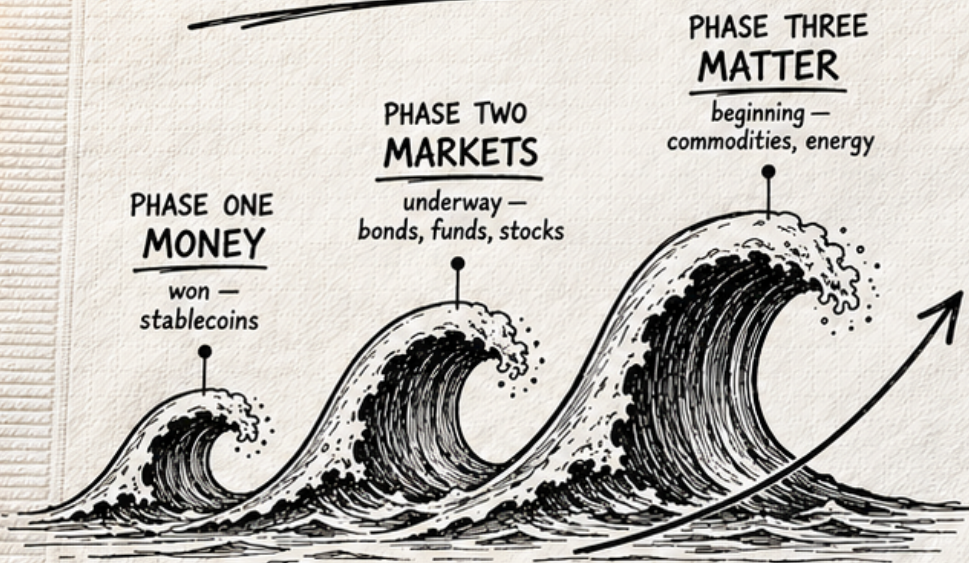
Tokenized commodity value by product (%)



Source: rwx.io. Data as of May 7, 2023.
Commodities here refers to physical assets such as gold, silver, and oil that are represented on-chain as tokens, not to digital or crypto-native assets like bitcoin.

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THE THREE WAVES TOKENIZATION



The first two waves moved trillions.
The third moves the world.

@montymetzger

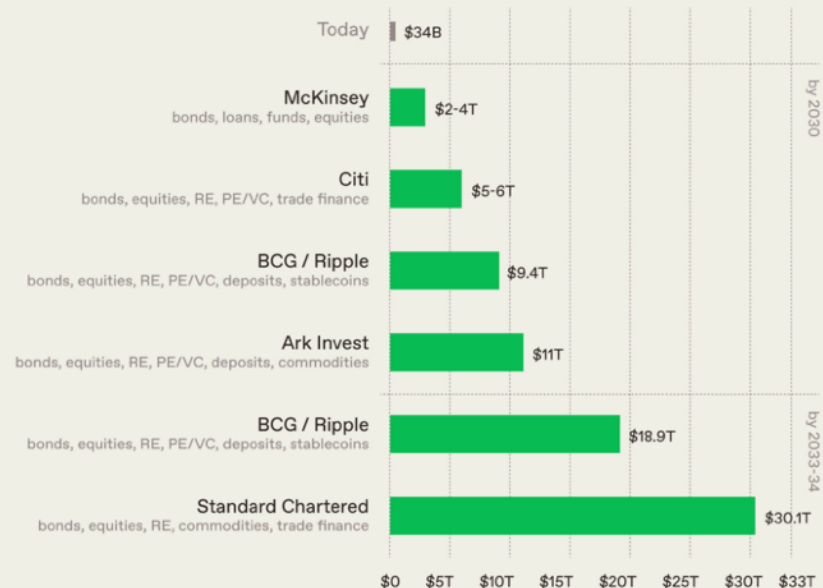
"Tokenization will Disrupt Commodities Markets"

Monty C. M. Metzger

\$30+ Trillion Tokenized Assets in 2030

Forecasts project 100x growth in tokenized assets by 2030

Tokenized asset market size forecasts (\$T)



Sources: rwa.xyz, May 22, 2024; McKinsey & Company (June 2024); Citi GPS (March 2023); Ark Invest Big Ideas (Jan 2026); BCG/Ripple (April 2025); Standard Chartered/Synpulse (June 2024). Labels show primary asset categories only and do not reflect all items in each forecast; inclusions and exclusions vary by source. Forecasts are not directly comparable due to differing methodologies.

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WEALTH IS NOT CAPITAL UNTIL IT CAN WORK.

A mountain containing copper is wealth. A verified, financeable claim turns it into capital.



The greatest opportunity may be converting existing wealth into usable capital.

TRAPPED CAPITAL.

Value that exists, but cannot easily
divide, move, finance, program or connect.



The value exists. Its ability to move does not.

WE BUILT THE GREATEST VAULT IN HISTORY. WE FORGOT TO BUILD THE DOOR.

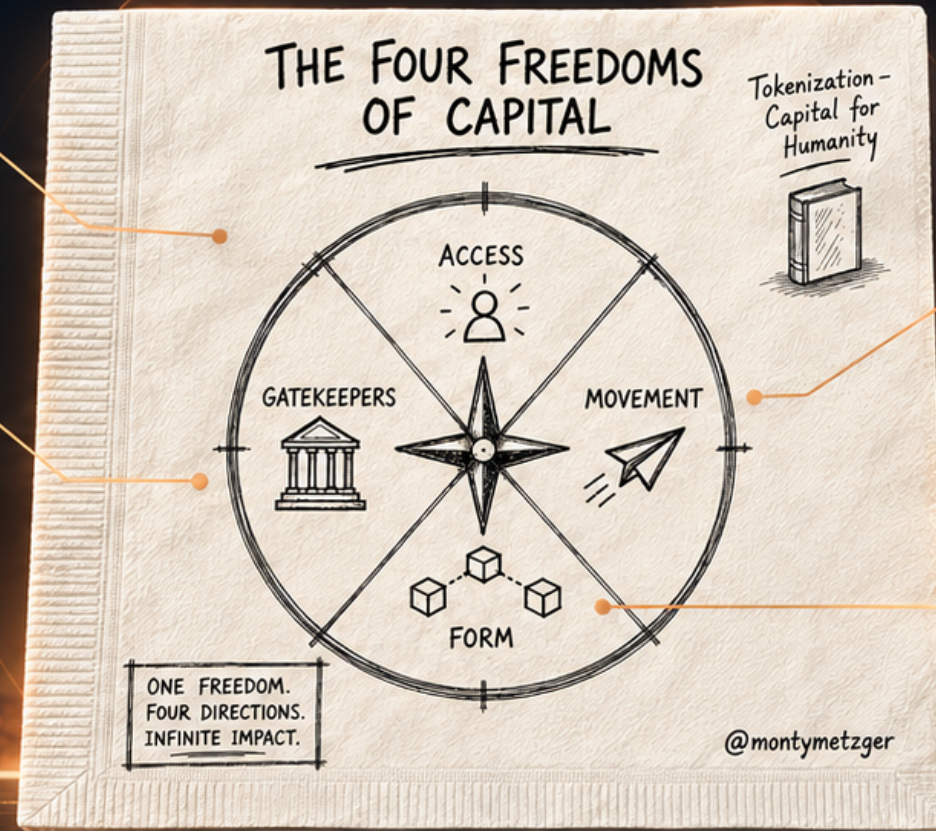
Global net worth is roughly \$600T in the book's frame.



The overwhelming share of human wealth still sits outside liquid public markets.

THE FOUR FREEDOMS OF CAPITAL.

Access. Movement. Form. Freedom from unnecessary gatekeepers.



ACCESS

Capital can be reached by more people.



LESS DEPENDENCE ON GATEKEEPERS

Fewer intermediaries.
More opportunity.



MOVEMENT

Capital can move faster and further.



FORM

Capital can take new and more useful forms.

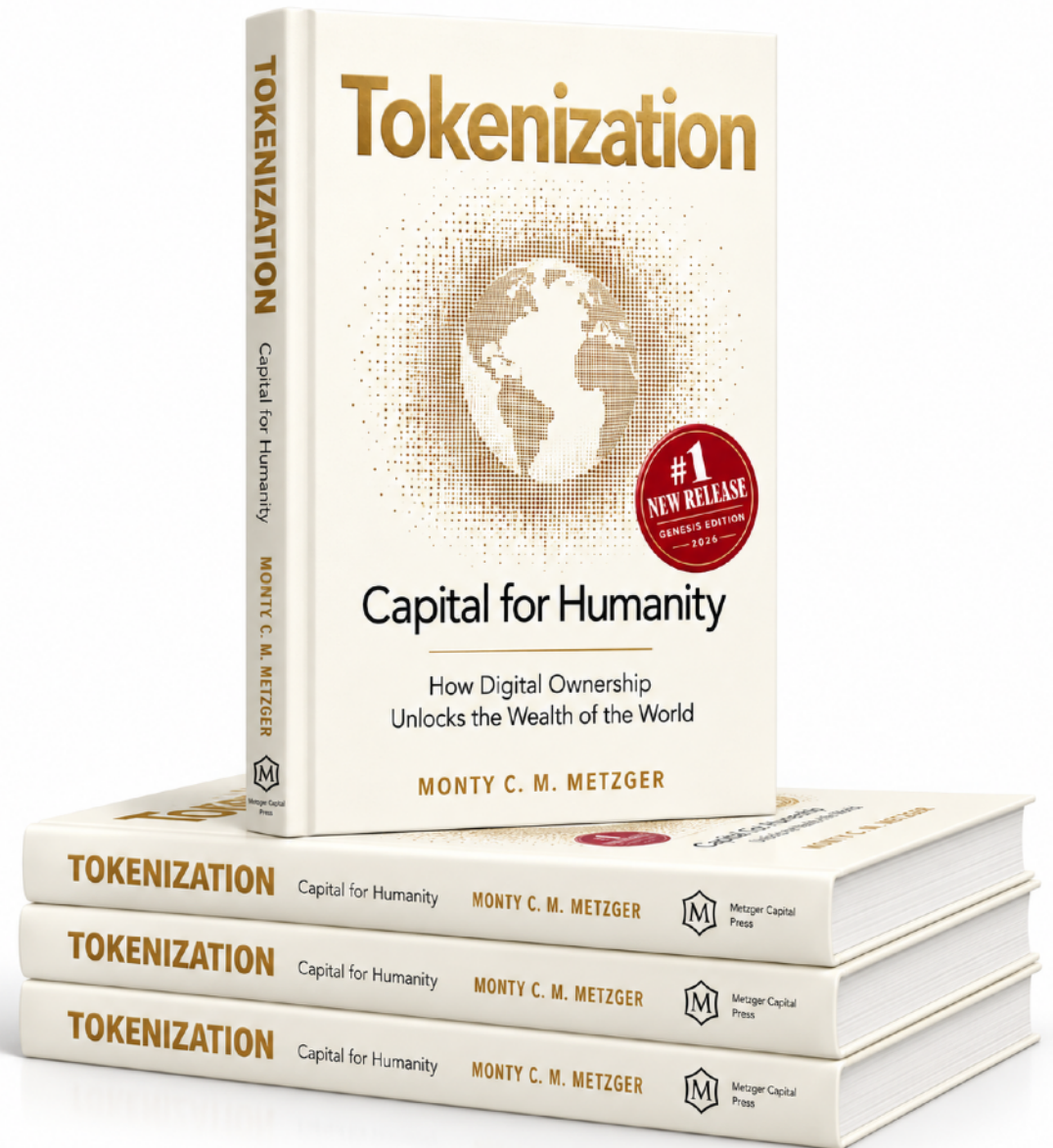
Capital that can be **reached, moved, reshaped** and **put to work**.

THE BOOK

THE WORLD DOES NOT LACK WEALTH.

It lacks usable ownership.

TOKENIZATION: CAPITAL FOR HUMANITY



MINE TO MARKET.



THE CIRCLE OF TOKENIZATION.

RESOURCE → RESERVE → RIGHTS → FINANCING → PRODUCTION → MARKET



VALUE IN MOTION. TRUST AT EVERY STEP.

Mining's Capital Paradox

The greatest value may sit underground at precisely the moment it is least usable.

BILLIONS

of verified resource value
in geological reports



MILLIONS

needed to keep developing it

DOOR 1 • DEBT

Negative weight on the
balance sheet before a
single tonne is produced.

DOOR 2 • EQUITY

Dilute the shareholders who
believed first.

DOOR 3 • ROYALTY

Sell a slice of future
production for capital today.

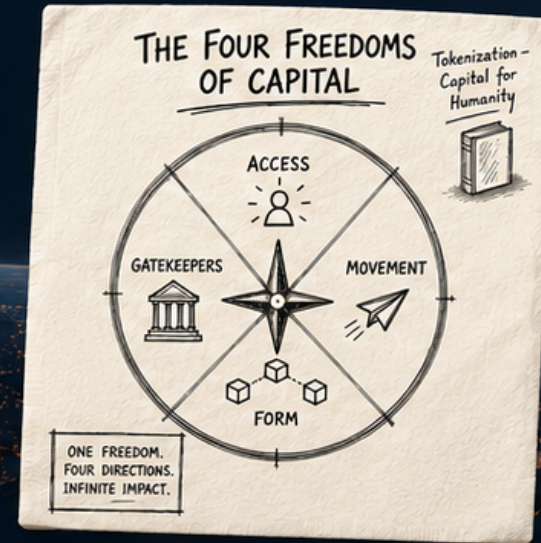
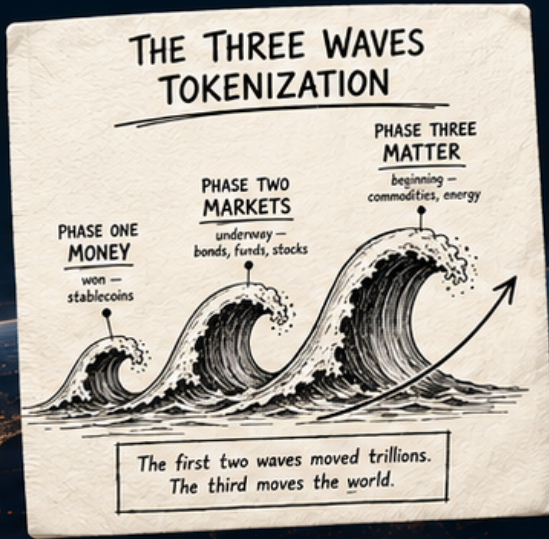
“A mid-sized miner may sit on billions of dollars of proven resource while starving for the mere millions needed to develop it.”

The problem is not missing wealth. It is unusable ownership.

TOTO FINANCE: THE SOLUTION.



The Mine-to-Market Platform for Tokenized Commodities.



VERIFY

Reserves, Production
& Physical Supply



TOKENIZE

Real Assets
On-Chain



FINANCE

Global Capital
On-Demand



TRADE

Global Markets
24/7



SETTLE

Transparent
& Compliant



DELIVER

Physical Commodity
to the World

Verified reserves, future production and physical supply connected to global capital.



COPTT Copper Now

SPOT EXPOSURE.
REAL COMMODITY.



COPTTR Copper in Future

FUTURE PRODUCTION.
TOKENIZED.



COPTTY Copper Yield

REAL ASSETS.
REAL YIELD.

Starting with copper. Built for producers, buyers and capital.

THE AMAZON MOMENT

Amazon did not invent the product. It redesigned the path between seller and buyer.

THE OLD WORLD

MULTIPLE LAYERS. MORE FRICTION.



THE NEW MODEL

A SIMPLER, DIGITAL MARKET.



DISCOVERY

More products find more buyers.



DISTRIBUTION

A simpler, more efficient path.



DIRECT DEMAND

A direct relationship with customers.

The winning platform does not need to own the product.
It owns the **customer relationship** and the **market access**.

THE TIPPING POINT



THE AMAZON MOMENT NOW

Mining and commodities are ready for their digital market layer.

PRODUCERS

Mines, projects, future production

TOTO FINANCE

Digital Market Infrastructure

GLOBAL BUYERS + CAPITAL

Industrials, traders, investors, nations



VERIFY

Resources, reserves,
rights



FINANCE

Tokenized capital
and liquidity



TOKENIZE

Economic rights
and claims



TRADE

Global digital
marketplace



SETTLE

Faster, safer,
lower cost



REDEEM

Convert to physical
or cash

**VALUE MOVES TO THE SIDES OF THE VALUE CHAIN.
THE MIDDLE LAYER BECOMES A DIGITAL MARKET.**



THE LARGEST COMPANIES DO NOT NEED TO OWN THE ASSETS.



Uber

UBER is the largest taxi company worldwide;
but owns no cars.



AirBnB is the largest short term rental company;
but owns no apartments.



X (twitter) is the largest news outlet;
but hasn't hired any journalists.



Toto Finance is the largest commodity company;
but doesn't own any mines.



SAME MODEL. A BIGGER MARKET. A REAL-WORLD IMPACT.

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