



hotelium

Planet Program
Hotelium white paper

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version 5



Word from the Founder

Through the history of mankind, our needs have expanded. Now we strive not just to be fed and healthy, but to be free. Not from tangible shackles and ropes as in the old times, but from a new, much more sophisticated form of economic and financial slavery.

My name is Vladimir Popović, and same as You (or as everybody else) I want to be free as long as I remember.

Modern slavery is voluntary and it is programmed in our brains from a young age. We are dependent on money and we sell freedom for money. Time for money! And why is that so? Because the ruling elite wants masses to be indebted, therefore less confident and more bound to the system. That is why the classical school system doesn't teach us financial literacy. Despite our hard work, we may quickly find ourselves in a hopeless situation of debt, struggling for bare survival. Unfortunately, the pensions funds are mostly throwing dust in our eyes.

Planet Program was founded in 2000 with a single mission: to spread awareness of these rules, financial principles and pitfalls of money. In 2018, we went a step further. We added a practical solution to theoretical knowledge and launched the Hotelium Club, a project where an individual has the opportunity to take his financial stability into his own hands. Because everyone deserves financial independence.

Planet Academy as an integral part of the Planet Program is a source of theoretical knowledge that will help you reprogram your beliefs to your advantage. The Hotelium Club is a training ground where you can directly convert this knowledge into satisfying results. And the holy grail of these results is the financial independence which comes irrespective of your job, whether you are a top athlete or a pizza delivery guy. For that you need to become an investor, there is no other choice.

To create a portfolio with the regular income you must:

- 1. Create a surplus of money to start investing with,*
- 2. Gain knowledge of how to invest,*
- 3. Develop discipline for the higher goal of financial independence.*

The Planet Program Hotelium is the system that is tailored for this mission. With investing in touristic real estate around the world and with the help of blockchain technology, it serves the average person who has little chance to succeed in the investment world. You can start with €100 and add funds to your basic investment latter.

The vision of the Hotelium Club is to develop a community of one million members worldwide and to build a global chain of tourist accommodations together.

Welcome on board, on your freedom vehicle,
Vladimir Popović



1. Introduction

“The world is at our fingertips and we like to expand our horizons. That is why we are all tourists!”

Tourism is one of a few constantly growing industries, mainly due to the effects of globalization and developing countries opening up. In twenty years the number of international travellers has more than doubled, with last year 1.3 billion people crossing the borders of their homelands either for business or leisure. It should, therefore, come as no surprise that the tourism industry represents a tenth of the global turnover – in some countries a whole third! The sector is looking at a five per cent growth in the future as well and in 2030 the number of international travellers is expected to reach 1.8 billion.

The same indicators apply to the hotel business. According to the World Tourism Organization (UNWTO), a 4% growth is expected this year, next to a record 170 billion dollars in gross bookings. Such growth makes the sector more and more interesting in the eyes of general investors since a hotel's income is considerably higher than real-estate. It is a well-known fact that a hotel's value rises the moment it opens its doors and it keeps rising all the time, given proper management. The project Hotelium marks the first time in history that anyone can become the co-owner of a hotel with a measly 100 euros investment.

Hotelium is a branch of Planet Program, a tried-and-true network marketing system. After 20 years of experience with direct sales, we are ambitiously venturing into the real estate and tourism business. To this end, we are launching the cryptocurrency Hotelium Token. By acquiring it, you get your share in Hotelium. The coin will be backed directly by the value of our properties. Revolutionary blockchain technology and smart contracts will give full power to each and every member so that he or she can invest in a real estate and be part of the income.



2. Planet Program Academy

Planet Program was founded in 2000 by a world-class leader, Albert Schermacher. It was established with the aim of supporting and educating people in the development of managerial skills of people all over the world. The basis of leadership is that you can not lead others if you can not lead yourself - so it is important to focus on personal development.

“Leadership is a set of principles and skills that can be learned and adopted in everyday life. Everyone should become a leader.”

Albert Schermacher

Over the years, the Planet Program has cooperated with various companies and helped them with financial plans. Our knowhow has helped many in the network marketing industry, as Planet Program is present in 4 continents and counts more than 10 thousand members. After a short illness, Albert Schermacher died and his mission was taken over by his best student Vladimir Popović from Slovenia. During the rise of Bitcoin and the evolution of blockchain technology he decided that it was time for Planet Program to grow from a support company to a carrier - to the best business opportunity in the world of network marketing and blockchain.

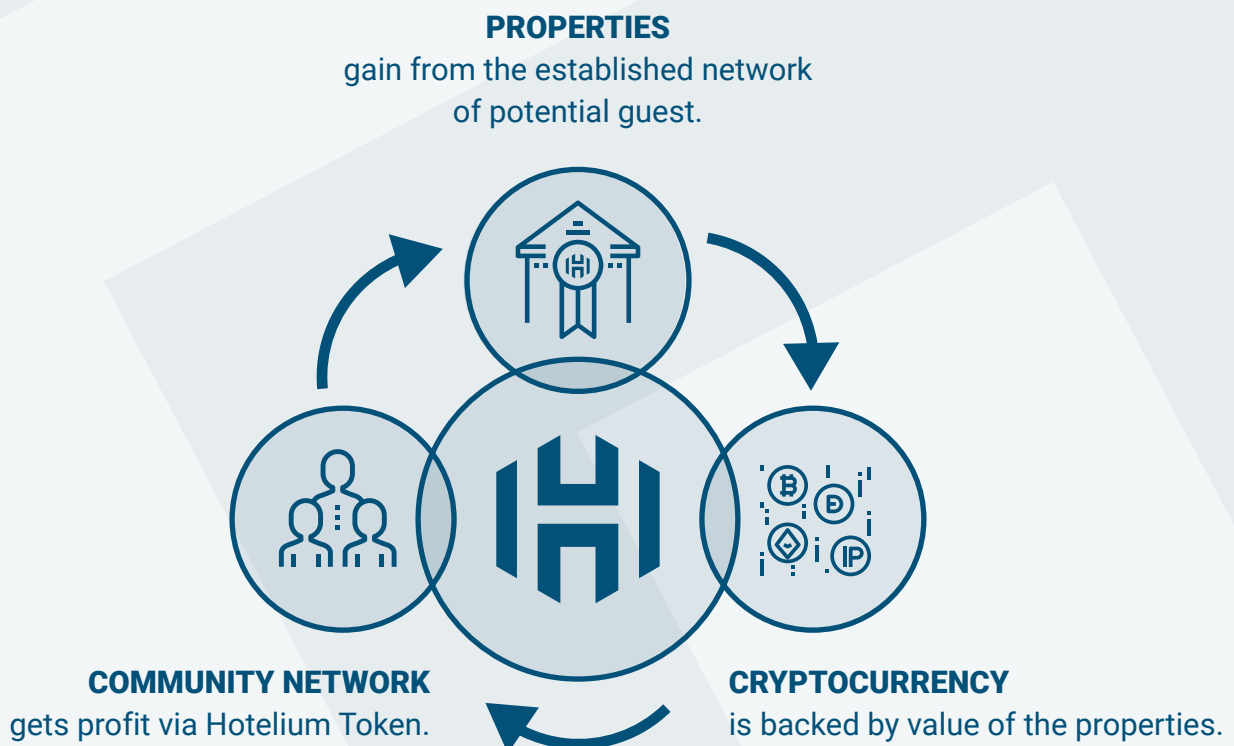
Hoteliium is the product of this cooperation and we are proud to present our project and vision for the real estate and tourism industry.



3. Vision

We are using the power of blockchain and the power of network marketing to build a real estate empire.

Blockchain technology enables the storage of large quantities of data without a central server. This is innovation beyond our imagination! We would like to take this further by putting a real estate chain on the blockchain and give everyone the opportunity to become a shareholder of the Hotelium real estate chain. To truly allow anyone to become the part of this success, we set the limits low: by investing 100€ you can become shareholder and part of our real estate chain. Our goal is 200 million euro value in properties and 1 million members. We strongly believe in our plan. Our vision is to change the tourist accomodation industry and become a major player on a global scale!





4. Hotelium Token

Tokens are the foundation of the whole Hotelium ecosystem, as every token in the Hotelium Club represents ownership of a part of the Hotelium chain. With only 490 million tokens minted, their value will grow with new real estate joining the chain.

Hotelium token is ERC-20 on the Ethereum blockchain. After being minted, the tokens became available on an exchanges, with the starting fixed price of \$0.50. As soon as you put €100 worth of tokens in the Club you are officially a shareholder of the Hotelium real estate and are entitled to dividends, paid out according to the payment plan provided in this paper.

The price of tokens will rise as they are sold, so the earlier you buy, the cheaper you get them. A simple demand/supply chart can prove that the price of tokens will be higher as fewer tokens become available and most of them will be deposited in the back office. Expected price growth of token is estimated between 60-80% per year in three years after going public, and later at least 20% per year.

Tokens became available on Latoken public exchange in december 2018.



5. Real Estate

Real estate is the basis of our business. Our children will benefit from these properties, based on the stability of the Hotelium Token and our continued revenue from renting the properties to our members and regular guests.

Our business model is comparable with an established, the so-called timesharing model, where people buy a joint property such as a lodge or a condominium unit and share its use. However, we take the idea to another level. We use the power of networking and the power of blockchain technology to build a real estate chain where investors will also earn money, dividends for their real estate investment, which might be called profitsharing.

Our real estate experts have decided that smaller properties (apartments, villas, boutique hotels) pose less risk. They can be sold easily if necessary, and are cheaper and simpler to manage and to renovate. The goal is to have villages with multiple stand-alone facilities at selected locations.

To this end, our project, through members and through blockchain technology, raised funds for these properties. 50% of each investment is invested in the long term of the project - the real estate itself. (Includes all costs and taxes associated with the purchase of the property). We will also resell real estate if it makes a profit - and this profit will be shared among members.





6. Hotelium Club

Hotelium Club is the backbone of the project and also a stakeholder of Hotelium real estate. You can be a part of Hotelium Club with an investment as low as €100, with which you gain benefits and also become a shareholder of all the properties in the Hotelium chain. Real estate will be located in the cities of club members, so business growth will be faster. As a shareholder you will enjoy many benefits on your vacation and also receive dividends from the Hotelium network.



6.1 Benefits

You will get different discounts and bonuses depending on your membership. Every investor will get a voucher in 10% value of his investment. This voucher can be used in all Hotelium real estate around the world. Successful network members are entitled to even higher discounts, as shown in the table. Membership levels are explained on the next page.

Hotelium Club will also organise special promotions for all members. Every member will be notified about any discounts and promotions via the Hotelium mobile app. Hotelium tokens can also be used as payment for any Hotelium chained real estate, by terms described in this document.

All job offers for the Hotelium real estate network will be published in the mobile app, so all members will have exclusive options to join the team.

6.2 Packages with Loyalty Reward

There are four types of Hotelium tokens:

AVAILABLE HTL: free tokens ready to use at any time.

PACKAGE HTL: tokens locked in a package eligible to fixed loyalty rewards and not dividends.

SHARE B HTL: tokens justified to earn full dividends (365/365) from the real estate profit, cannot be withdrawn ever.

SHARE A HTL: tokens justified to earn partial dividends (number of days in year/365), based on the number of days in a year laid in Club, can be withdrawn by terms described in this document.

PROMOTIONAL SHARE HTL: tokens are distributed by the company during promotions and are valid for 36 months. During this period, they are eligible for dividends.

When tokens are transferred to Hotelium Club members, they have the option to activate loyalty packages and earn fixed rewards on their holdings for the first 12 months. These rewards are a percentage of the tokens and are provided as a gesture of trust in the project while supporting the financing of new real estate within the chain.

All loyalty rewards will be paid in available HTL tokens until January 1, 2024, after which they will be distributed in available USDT. Rewards are credited monthly to the member's Club Wallet.

In the first phase for every package activated, the company will invest 20% of the package value to the real estate security budget. In this phase, members will gain rewards on 100% of the investment. After the contract period is finished, members will be able to withdraw 100% of their investment. In this promotional phase, loyalty rewards are doubled. The phase ends on June 9th 2019.

After June 9th 2019 the second phase starts and 20% of each new member's investment is deducted to the real estate budget (transferred to one's SHARE HTL account). In this phase members will gain loyalty rewards on 80% of the investment. After the contract period is finished investors will be able to withdraw 80% of their investment.

After December 29th 2019 the final phase of referral has started and packages are formed to last until the end of the referral building period: 100% of each member investment is converted in SHARES A and the first 12 months member will receive a fixed loyalty reward, based on package. Packages can be upgraded anytime during the 12 months contract. 50% of loyalty will be paid out as AVAILABLE HTL and 50% as PROMOTIONAL SHARES A HTL. After 12 months members will start to receive dividends from real estate profit every year in May for the previous year. The value of one dividend depends on the number of days the SHARES A HTL are in the club in the previous year.

Example: If package expires on June 30th, SHARES A unlock from the package are 182 days earned dividends (182/365 value). If a dividend is 1 HTL, the payout is 0,5 HTL.



6.3 Hotelium Token Growth

One of the key benefits of our ecosystem is the projected 60-80% growth of our token within the first 3-5 years after launch, followed by an estimated 20 - 30% annual growth in subsequent years. To maintain a balanced supply and demand ratio, we have implemented strict mechanisms and withdrawal rules, detailed in our terms and conditions.

6.4 Membership Referral Program

Everyone with an investment of €100 or more is treated as a member of Hotelium Club and will get their own Hotelium member card in their mobile app. They are also entitled to a 10% referral (7% if you own €100 or €200 package) reward from the deposit of new members that they invited to the Hotelium Club because of contribution to the growth of Hotelium Club. The reward is paid every week on Monday for the previous week, so you will not be forced to wait for your earnings. Even with the smallest participation you can be a part of our network.

6.5 Member Ranks

To unleash the full potential and earn more, one must be an active member of our community. Our career plan allows every member to achieve any rank or goal and to claim all rewards. Here are listed conditions for every rank:

BRONZE	One member with a package on the left and one member with a package on the right.
SILVER	Bronze with €500 cumulated volume in weaker leg.
GOLD	€2.000 cumulated volume in weaker leg, one Bronze left and one Bronze right.
PLATINUM	€10.000 cumulated volume in weaker leg, one Silver left and one Silver right.
RUBY	€20.000 cumulated volume in weaker leg, one Gold left and one Gold right.
SAPPHIRE	€30.000 cumulated volume in weaker leg, one Platinum left and one Platinum right.
EMERALD	€75.000 cumulated volume in weaker leg, one Sapphire left and one sapphire right.
DIAMOND	One Emerald left and one Emerald right.
BLUE DIAMOND	One Diamond left and one Diamond right.
BLACK DIAMOND	One Blue diamond left and one Blue diamond right.
ROYAL DIAMOND	One Black diamond left and one Black diamond right.
CROWN AMBASSADOR	One Royal diamond left and one Royal diamond right.

6.5 Career

To become a Bronze Member of the Hotelium Club, you need 1 personal member with any package on your left and 1 personal member on your right leg. Upon reaching BRONZE Membership you are entitled to a binary reward of 10% from your weaker leg each week. together with a 10% direct reward (€100 and €200 packages are a subject to 7% reward.). As Bronze Member you can build your career up to Crown ambassador to be entitled to higher discounts and other benefits.

		Matching reward	Weekly binary maxout	SHARE B HTL RANK REWARDS
	Bronze		€40	€50
	Silver		€100	€100
	Gold		€200	€500
	Platinum	1×6% On directs binary rewards	€1.000	€500
	Ruby	1×6% On directs binary rewards	€1.000	€1.000
	Sapphire	2×6% On 2 generations binary rewards	€2.000	€2.000
	Emerald	3×6% On 3 generations	€5.000	€5.000
	Diamond	4×6% On 4 generations	€10.000	€10.000
	Blue Diamond	5×6% On 5 generations	€20.000	€15.000
	Black Diamond	5×6% On 5 generations	€20.000	€20.000
	Royal Diamond	6×6% On 6 generations	€50.000	€50.000
	Crown Ambassador	6×6% On 6 generations	€100.000	€100.000



7. Dividends

The dividends are the most valuable long term benefit for our members.

Every token holder in the Hotelium Club will receive dividends as part of the profit from all the real estate in the network. Members will receive 10 - 15 % of the value of all properties in the Hotelium club.

Dividends are paid with DIVIDENDS HTL in May for last calendar year and are divided according to SHARE A HTL and SHARE B HTL ownership among Hotelium Club members. The price of tokens, paid in dividends, will be set as an average sale price during the first 120 days (for profit of previous year) on public exchanges. All tokens received from dividends are automatically sent to the eligible member account as AVAILABLE HTL.

What is the dividend calculation?

The firm first sums up Shares B plus weighted Shares A (multiplied by the date coefficient). Then the budget is divided by the obtained sum of 'shares'. This gives a yield per 1 HTL Shares B, after which we calculate the share for each HTL Shares A separately. HTL Shares A can therefore be worth anything from 1/365 to a full dividend.

$$DIV = \frac{BUDGET}{number\ of\ shares}$$

$$number\ of\ shares = (X_B \times HTL\ B) + \\ + \left(X_{A1} \times \frac{1 \times HTL\ B}{365} \right) + \left(X_{A2} \times \frac{2 \times HTL\ B}{365} \right) + \dots + \left(X_{A365} \times \frac{365 \times HTL\ B}{365} \right)$$

$$DIV = \frac{BUDGET\ (10\% \text{ of the property})}{(X_B \times HTL\ B) + \sum_{n=1}^{365} \frac{X_{An} \times n \times HTL\ B}{365}}$$



8. Referral Rewards

Members with €100 and €200 packages are entitled to 7% direct and binary reward.
Members with €500 packages and higher are entitled to 10% direct and binary reward.
With ranks members earns matching rewards as table shows:
All referral rewards are distributed by rule 75 / 25. 75 % are in AVAILABLE HTL tokens
and 25 % in SHARE B HTL tokens.

75% AVAILABLE HTL

AVAILABLE TOKENS CAN BE USED

In the Hotelium network of properties
and at Hotelium Merchant partners.

Sold on public exchanges.

Used to buy new packages and
earn loyalty reward on them.

The distributor can use his available
HTL tokens in Hotelium properties
up to 50% of invoice and other 50%
in FIAT currency.

25% in SHARE B HTL

Tokens justified to earn dividends from the
real estate profit and they cannot be
withdrawn till the referral phase is finished.



Active Income Strings

COMMISSIONS ARE WEEKLY ON EVERY MONDAY WITH BALANCE CHECK ON SUNDAY

ACTIVE INCOMES	DIRECT REWARDS	BINARY REWARDS	MATCHING REWARDS	RANK REWARDS
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Fast Start Bonus - First 45 Days

DIRECT REWARD FOR PERIOD OF FIRST 45 DAYS AFTER REGISTRATION

PACKAGES	DIRECT REWARDS
NO PACKAGE / 100 / 200	11%
PACKAGE 500 / MORE	15%

WITH NO ACTIVATED PACKAGE, YOU GET **DIRECT REWARD ONLY**

Direct Bonus Reward

PACKAGES	DIRECT REWARDS
NO PACKAGE / 100 / 200	7%
PACKAGE 500 / MORE	10%

WITH NO ACTIVATED PACKAGE, YOU GET **DIRECT REWARD ONLY**

Binary Bonus Reward

TEAM BONUS



30.000 HTL
× 10% = **3.000 HTL**

50.000 HTL

- "Binary model"
- Focus only on 2 legs
- Leg with smaller turnover is your paid leg
- 10% from total volume in that leg
- The binary commission belongs to you if you have any package activated
- The binary commission is released from the week when you are a Bronze member, until then it is cumulated into the account



9. Blockchain Solution

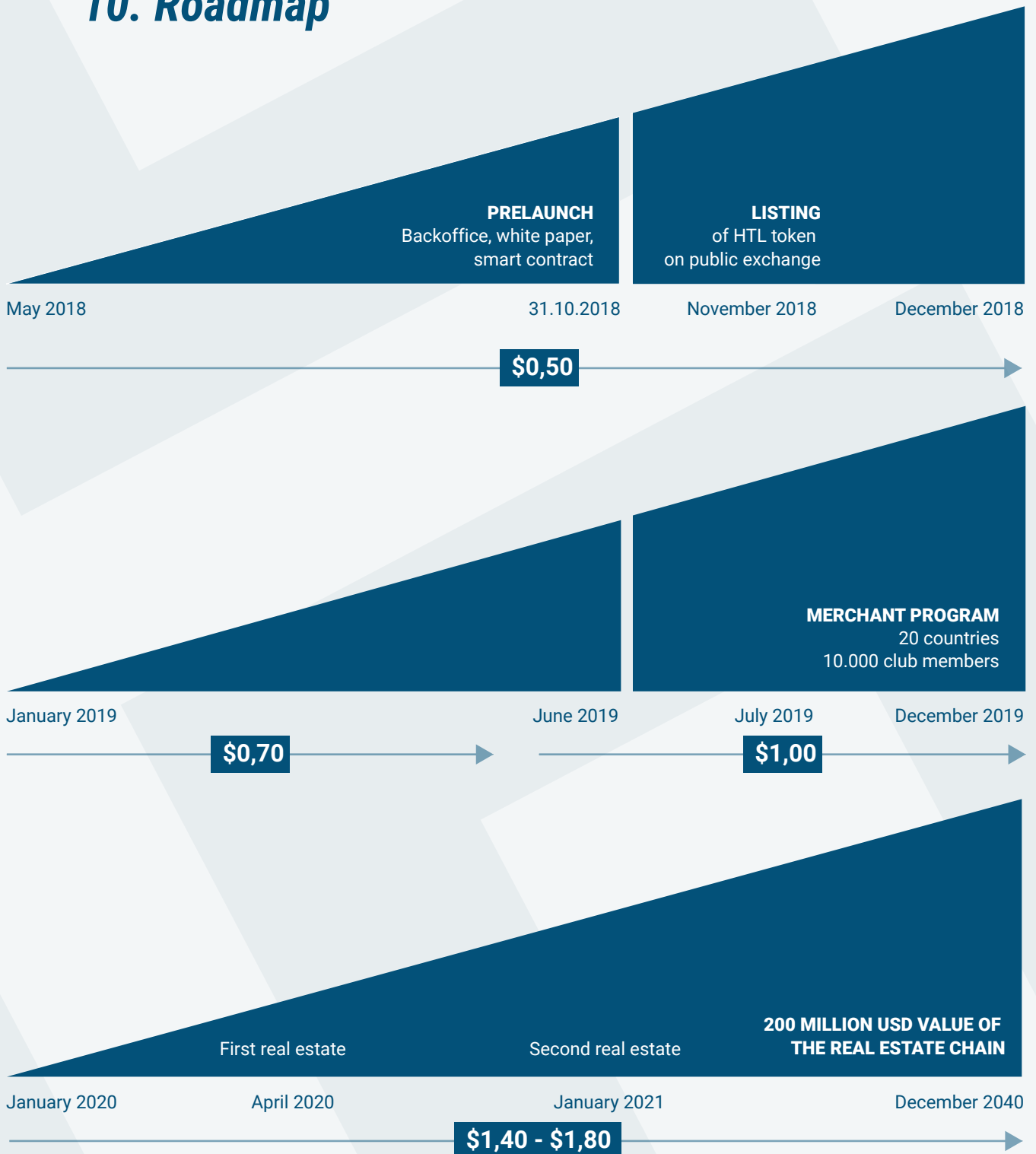
Blockchain is a public transactions book. It doesn't require any central server and third-party agent because it is operated and stored by the community. Cryptography makes this ledger irreversible, thus perfect for all data that might otherwise be fraudulent. Blockchain also has the ability to execute agreements. These automated protocols that involve no middleman are called smart contracts. They validate conditions and execute the procedure of the contract punctually, cost efficiently and risk-free. No wonder that blockchain is considered the biggest revolution after the invention of the internet. It is a philosophy and technology which will change the world.

In the Hotelium ecosystem, blockchain serves as a transparent ledger, with smart contracts effectively taking care of the dividends. With this technology, one can be 100% sure to receive profit and loyalty rewards as they are written into a smart contract and distributed automatically according to schedule.





10. Roadmap





11. Phases of Hotelium Project

1ST PHASE – PRELAUNCH: 15.04. – 17.12.2018

- Before HTL published on exchange
- PHASE of develop backoffice, management, leadership, support system
- Fixed price of HTL - 10% extra SHARE B HTL
- Members are entitled to loyalty on 100% of their participation for first 12 months
- Company invests 20% for every activated pack in the security real estate budget

2ND PHASE – LAUNCH: 17.12.2018 – until 09.06.2019

- Public exchange/listing HTL (Q4 2018)
- Members are entitled to loyalty on 100% of their participation for first 12 months
- Company invests 20% for every activated pack in the budget as initial capital

3RD PHASE – 09.06.2019 until 29.12.2019

- Members are entitled to loyalty on 80% of their participation for first 12 months
- 20% of each activated package value goes into the real estate budget
- 20% of member's investment goes automatically to SHARES B HTL

4TH PHASE – December 29. 2019 TILL THE REFERRAL PROGRAM IS FINISHED

- Members are entitled to loyalty on 100% of their participation for first 12 months
- 50% of each activated package value goes into the real estate budget
- After 12 months no more loyalty rewards but DIVIDENDS for 36 months
- After 36 months option for sell-back to the company for the original price
- Loyalty rewards will decrease as the project progresses

LAST PHASE – AFTER THE REFERRAL PHASE ENDS

- No more HTL to sell, no more referral business, no more new properties
- All HTL tokens, withdrawn from the Club cannot be deposited back and they don't receive any dividends
- Only HTL in form of dividends can be deposited on Club from company side
- All FIAT profit from properties will be changed into the HTL on exchange what will increase the value of HTL

NOTICE:

- * SHARE A HTL are tokens eligible to dividends and can be withdrawn from the Club in parts (20% every 30 days). SHARES A will be possible to withdrawn 36 months after package expired.
- * SHARE B HTL are tokens which have right to receive dividends and can not be sold or withdrawn EVER. There is no loyalty reward and referral reward on them.
- * PROMOTIONAL HTL tokens are distributed by the company during promotions and are valid for 36 months. During this period, they are eligible for dividends.



Team



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Disclaimer

The following White Paper should not and does not amount to or establish a plan, an overview or any sort of request for the following project, neither does the following document in any manner or capacity amount a business offering nor a request for an offer of or to acquire or purchase securities regardless of the manner. The following document is simply an outline of the project's scope and motives. There are certain assumptions and announcements within the following document, White Paper which amount to money focused data points and items, which should constitute anticipated values for these data points but can only be determined within reasonable accuracy. The following White Paper is the team's best attempt to summarize the data regarding the token launch and project scope for the Hotelium token. The following assumptions, assertions, data points, values, market assumptions, conditions, and many other extraneous factors may affect the outcome and claims made in this paper. The following white paper has been written in good faith and with the best of resources available. We look forward to sharing the journey with you.