



GEM DiCom

Gemstones as a Digital Commodity

In volatile markets, investors seek durable, low-volatility assets with proven resilience, insulated from geopolitical or fiat risks.

GEM DiCom provides direct access to a tangible asset class with these attributes: Investment-grade colored gemstones like rubies, sapphires, emeralds and others (excl. diamonds). GEM DiCom merges their historical stability into the digital financial system.

Overview

The GEMtrust DAO issues digital tokens (GEM DiCom) that are tied to specific, certified gemstones held in our secure vault. We merge tangible scarcity with digital efficiency through blockchain transparency and institutional-grade custody.

Issuer	GEMtrust DAO LLC, 852 Lagoon Rd., Majuro, MH 96960, Marshall Islands
Chain	ERC-20, Arbitrum One
CA	0xC88E9d1B38Ca2e6A54c1d92C533a31d03657E011
Storage	HelvetiCor AG, Dietikon/Zurich, Switzerland
Laboratories	Deutsche Stiftung Edelsteinforschung (DSEF), Idar-Oberstein; Gübelin Gem Lab Ltd., Luzern, Switzerland
Value Appraisals	IHK certified, German court-approved gemstone appraisers
Quality Control	Deutsches Edelsteinhaus DEH GmbH
Annual physical gemstone audit	TRIANON GmbH Wirtschaftsprüfungsgesellschaft, Berlin, Germany
homepage	www.gemtrust.net

GemUnit? A Standardized Value

- **1 GemUnit = 1 Physical Gemstone:** Sealed, insured, and stored in HelvetiCor's high-security vault in Switzerland.
- **Investment-Grade Certification:** Each underlying gem is certified for quality and origin by leading labs (Gübelin, DSEF).
- **Evaluation:** Each underlying gem is evaluated by a German court-approved appraiser. Only those evaluations are accepted by insurance companies and courts.
- **24/7 Proof-of-Reserve:** Investors can view the live status of their asset and the entire treasury via our transparent dashboard.

Why Gemstones? The Uncorrelated Asset

- **Historical Performance:** High-quality gemstones have consistently appreciated at 8-10% p.a., uncorrelated to equities or bonds. (Source: Mineralogical Society of DC¹; historical German retail price index)
- **Scarcity & Demand:** Finite supply and growing global wealth create a robust long-term value thesis.
- **Digital Liquidity:** Blockchain technology solves historical illiquidity, making this asset class tradable and bankable.

The Structure: Built for Institutional Trust

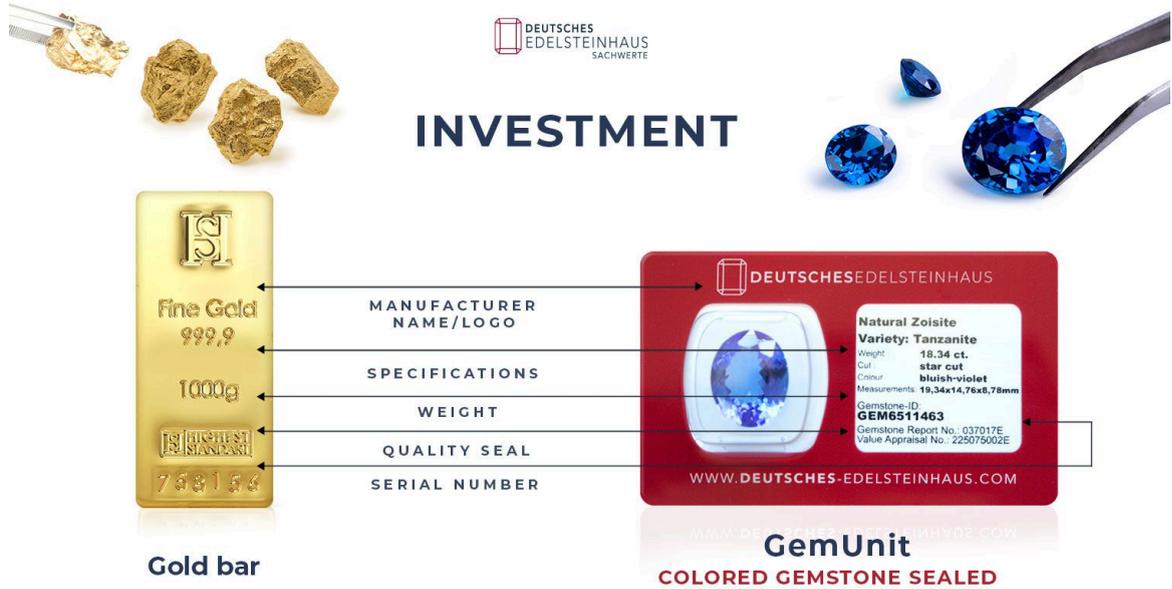
- **Nature of the token:** Each GEM DiCom represents a secure, fractional beneficial interest in the economic value of the underlying gemstones.
- **Custody & Security:** HelvetiCor (Switzerland) provides vaulting, Ferrari and Brinks provide logistics. The treasury is fully insured against all risks.
- **Transparency & Audit:** Our Proof-of-Reserve is done automatically via smart contracts. Annual physical audits are conducted by TRIANON GmbH Wirtschaftsprüfungsgesellschaft (Berlin).
- **Liquidity:** A dedicated liquidity reserve, maintained at a minimum of 10% of the market capitalization, ensures continuous market stability and trader confidence.
- **Regulatory Alignment:** GEM DiCom is structured as digital commodity under Howey Test, ensuring clarity for institutional adoption. The RMI provides a forward-thinking digital asset framework that offers clarity for the tokenization of physical assets.

We are selecting private banks, family offices, and digital asset platforms to offer this innovative asset class. Provide your clients a proven store of value, now with digital efficiency.

¹ <https://news.mineralogicalsocietyofdc.org/investment-grade-gemstones/>; <https://deutsches-edelsteinhaus.com/investment-farbedelsteine>



1. The GemUnit of Deutsches Edelsteinhaus



2. From GemUnit to GEM DiCom



3. Explainer Video GEMtrust-Exchange



<https://www.youtube.com/watch?v=LBgEUp1isFQ>