



# Termfolio™

## Your Portfolio, One Term at a Time

**Sector: Fintech / Tokenized Assets / Blockchain Savings Infrastructure**

**IP Status: Provisional Patent Filed – April 2025**

**Availability: Licensing | Strategic Partnership | Acquisition**

### Key Applications:

- Tokenized Certificates of Deposit (CDs) for digital assets
- Tradable fixed-maturity tokens for DeFi and digital banks
- Transparent yield structures for individuals or institutions
- Flexible savings instruments for stablecoin treasuries or DAOs

Termfolio enables users to mint digital assets backed by any supported real-world investment—such as equities, commodities, crypto, or indices—and tie them to a fixed maturity date. Each token grows in redemption value over time and is redeemable at net asset value (NAV) on its maturity date. Tokens are tradable prior to redemption, offering both liquidity and long-term value security. This model bridges traditional savings instruments and blockchain-native flexibility.

Start a Collaboration: [info@whitakersyndicates.com](mailto:info@whitakersyndicates.com)