

# HARMONEY

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*Music as an investment.*

*Income from every stream.*

Own a share of a real song. Earn real royalties. Grow with the music.

# A Brand New Way to Invest in Music

## What is Harmony?

Harmony is a music investment platform that lets everyday people buy shares in songs — and earn a portion of the streaming royalties those songs generate.

Artists get funded upfront. Investors earn monthly income. Share prices rise and fall with popularity — just like stocks.

Importantly: the artist keeps full rights to their music. Only the streaming income is shared.



### Artist keeps music rights

Only streaming income is shared



### Shares trade like stocks

Price moves with supply & demand



### Monthly royalty payouts

Paid directly to your wallet

S T E P

# 01

## The Share Breakdown

Every song on Harmony is divided into 22,000 shares. Three parties each hold a portion — creating alignment between artist, investor and platform.



# How a Song Gets Listed on Harmoney

1

## Song Valuation

Harmoney calculates the song's value using streaming history and performance data.

2

## Artist Agreement

After calculating value, the artist reviews and signs a formal agreement to list on Harmoney.

3

## ISRC Registration

Harmoney registers the ISRC code and distributes the song to all streaming platforms via DSP.

4

## Shares Listed

10,000 public shares go live on the Harmoney platform at the agreed starting price.

5

## Share Price Set

Price is based on a mathematical formula using historical streaming numbers. New artists start at the minimum share price.

6

## Public Sale Opens

The platform for public sale opens. All income from the sale is paid to the artist upfront immediately.

7

## Streaming Income Begins

Investors earn streaming income proportional to their shares. The artist keeps rights — only income is shared.

8

## Shares Trade Freely

Shares can be bought and sold on the Harmoney portal, with price determined by supply & demand — like a stock market.

S T E P

# 02

## How a Stream Becomes Income

1

### Someone plays your song

On Spotify, Apple Music, YouTube Music & more — every play is counted across all platforms.

2

### Platforms report monthly

At month-end, platforms tally all streams. Rates may vary by platform.

3

### Royalties calculated & split

Total streaming revenue is divided equally across all 22,000 shares. Your payout = your shares ÷ 22,000 × total royalties.

4

### Payout credited to your wallet

Earnings hit your wallet by the 15th of the month (~2.5 months after streaming). Withdraw to your bank anytime.

S T E P

# 03

## Your Earnings in Numbers

A worked example — how the breakdown will look like at the end of each month:

Platform	Monthly Streams	Rate / Stream	Royalties
Spotify Premium	40,000	€0.0045	€180.00
Apple Music	20,000	€0.0052	€104.00
YouTube Music	10,000	€0.0021	€21.00
Spotify Free	30,000	€0.0028	€84.00
<b>Total Monthly Royalties</b>			<b>€389.00</b>

Your share — if you own 500 of the 22,000 shares (2.27%):

**€389.00 × 2.27% = €8.83 this month**

S T E P

# 04

## Trading Your Shares

Once you own shares, you can hold them to earn income — or sell them on the Harmony platform if their value has grown. Share prices move with supply and demand, just like a stock market.

### **High Demand**

Share prices rise.

Early investors can sell at a profit on top of the streaming income already earned.

Being an early believer pays off.

### **High Supply**

Share prices stay lower.

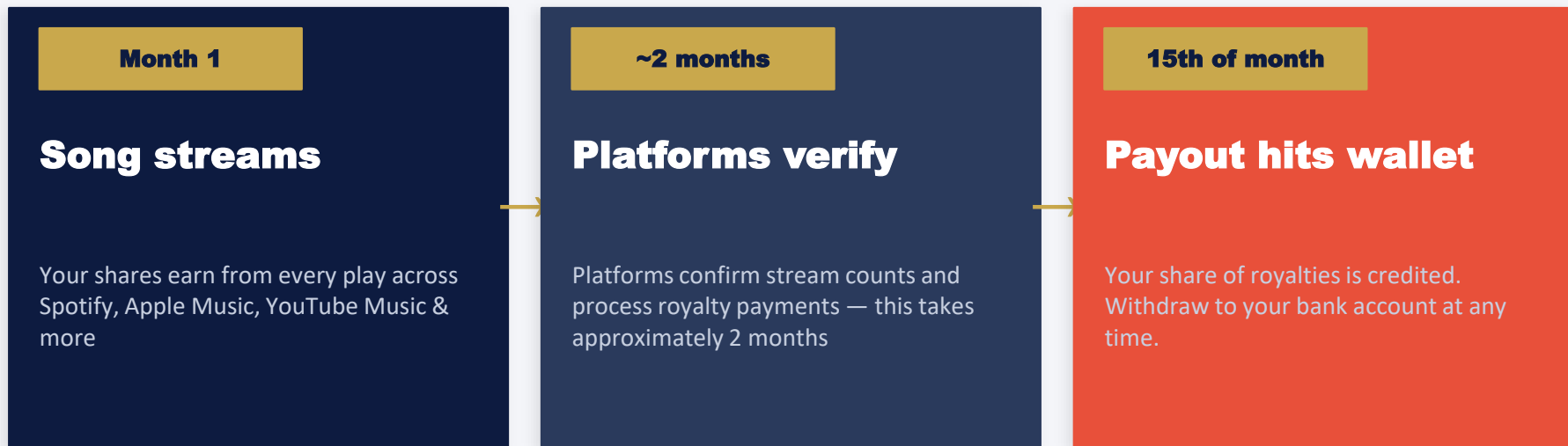
Great for new investors — more accessible entry point to build a diversified music portfolio.

*Earn while you hold · Profit when you sell · Everyone wins when the music wins*

*The artist always keeps the rights to their music. Only the streaming income is shared with investors.*

# When Do You Get Paid?

Streams generate royalties — but platforms take time to verify and release payments. Here's the timeline:



*Hold shares at month-end to qualify for that month's streaming royalties.*

# Why Choose Harmoney?



## Artist gets paid upfront

Full proceeds from all 10,000 public shares go directly to the artist the moment they sell.



## Investors earn real income

Monthly streaming royalties credited to your wallet. No waiting — income starts from day one.



## Shares trade like stocks

Buy early in a rising song. Sell when the price is right. Capital and income in one investment.



## Everyone is vested

Investors become superfans with a financial reason to promote and support the artist's success.



## Artist keeps their music

Harmoney never takes rights to the music — only streaming income is shared. The artist stays in control.



## Harmoney handles the rest

We manage distribution via Distrokid, handle all payments to artists & investors, and provide the trading platform.

# Everyone Wins When the Music Wins.

## For Artists

- Get funded upfront — no label advance needed
- Keep full rights to your music
- Earn royalties from your retained 10,000 shares
- Gain a community of vested, motivated fans

## For Investors

- Earn monthly royalties from day one
- Potential capital gains as share price rises
- Diversify across multiple songs
- Simple — buy, hold, earn, trade

## For the Music

- Distributed to all major streaming platforms
- Every holder has a reason to promote it
- More streams = more income for everyone
- Great music rises naturally