

# (Mental) HEALTH is the new WEALTH: Imagine a world where all of us are HAPPY

New healthy lifestyle boosted by *Move2Earn* and *Heal2Earn* enable the bigger wellness movement, leading ultimately to happier humans and a happier society.



Healthy Body  
#move2earn

+



Healthy Mind  
#heal2earn



=

Happy Human  
#HappyWorld

For you and all others - it pays to heal: **heal2earn**

**heal2earn.io** enabled by **careoline Social Impact Ecosystem** is an impact related Blockchain for Good use case: heal2earn incentivizes and rewards you while improving your mental well-being, so you and all others do win double!

On top a big burden in society – very high social impact costs related to mental health issues – will be decreased.



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## 2 At the bottom of my life...

“And here I was. At the lowest point of my life. At the bottom. This was hell [...] Probably the most difficult hours of my life [...] I was ashamed. I was terribly embarrassed to be lying in a clinic bed with hardly any control over myself [...] The oh-so-successful Carsten Maschmeyer, who had made it from the bottom to pretty high up. I was in a catastrophic state: Inner restlessness, trembling, seizures, dizziness....

Actually, it all started quite harmlessly. Years ago, I told my family doctor about my sleep problem, about work, I was overworked, worked very long hours every day, regularly came home late and still often lay wide awake in my bed and couldn't sleep properly [...]

I told myself it wasn't that bad. But Mental exhaustion. **Burn-out**. First signs of depression. But I couldn't and didn't want to know anything about it. I simply took refuge in more work.

**It went well for a while, I was in a workaholic-cycle, and I imagined that I was not allowed to show any weakness...**

Financially I was rich and could afford everything I had always dreamed of. Me, the boy who as a half-orphan, came from the simplest of backgrounds, I also had a great family and great friends, even if I saw them too rarely. No, I was simply not able to recognise my weaknesses. I numbed them with more work and more sleeping pills. [...]

My company AWD was no longer my AWD. I was fired as CEO after the sale. I was out. Just like that. I was offered a seat on the board of directors - that's quite different from running the Unicorn I build on a daily basis. [...]

Then the real descent began. I realised how much I had lived for the company. AWD was gone. **My wife was gone. My friends were gone. Instead sleeping pills** were part of my life.

I had to numb my life...

These very remarkable open and honest words shared by German self-made billionaire and well-known Investor **Carsten Maschmeyer in his new book “Die sechs Elemente des Erfolgs”** (Spiegel Bestseller) are touching deeply – and are so important, reflecting one of the biggest issues in society these days. What an honour it was talking about this in a direct exchange at a conference in Liechtenstein, where he stated in his closing keynote “mental health is crucial for a happy society, officially more than 300 Mio people are suffering – in particular kids. We need to care.”

Such a similar story experienced by Dani – though not in this extend – lead to the foundation of careoline.life. Thanks to some great people who supported him after his crisis, the idea came to life to give back – and incentivize people to care, care about themselves, early on. With simple but effective methods – as prevention. And being rewarded to do so.

When have you allowed yourself to take valuable time for yourself? Self-reflecting on all the important areas of life – and asking simple, deep questions like **“Am I really, really happy?”**

### 3 Psycho Pandemic: Why to support (Mental) Health Movement

At a time when (social media) attention is a very valuable currency, mental health and well-being are having a hard time making its mark. People facing mental issues has been a long-lasting trend causing severe issues and very high social impact costs (€ 600B in EU and \$1 Trillion globally in 2018, WHO) – and the pandemic acted as catalyst: Demand for well-being has been increasing a lot. Don't we all know people who are stressed out and need support? Friends, family - and maybe even yourself? What to do to support all these people towards a happier life and society?

Based on the Web 2.0 careoline.life coach-/ client match-making Platform with 150+ coaches we realized the crux is how to really encourage and incentivize healthy and positive social practices to take the first step on this well-being journey – answering this, we have been reinventing ourselves: careoline.crypto stream with **heal2earn** came alive.

#### 3.1 Worrying Facts and Figures

Mental health conditions have been increasing worldwide in the last years – and Covid acted as catalyst! Studies show that 25% of people in Europe face intense life situations, resulted in social impact cost of more than € 600 Billion in 2018 (WHO) – then 2019 arrived...

According to data from the Kaiser Family Foundation, 36% of adults reported symptoms of anxiety or depression in June 2020.

Newest WHO data shows the pandemic has triggered a 25% increase in anxiety and depression globally in 2020, however “...the information we have now about the impact of COVID-19 on the world’s mental health is just the tip of the iceberg,” WHO Director-General, Dr Tedros Ghebreyesus, told journalists in March.

Also teenagers all over the world have been facing dramatic issues leading to psychologists fully booked for several months. So many of us struggle to access appropriate prevention, care and supporting resources.

Issues Today	Potential future If we don't act and support
<a href="#"><u>Depression is one of the leading causes</u></a> of disability. Suicide is the second leading cause of death among 15-29-year-olds.	WHO shows a rise of mental health conditions per decade of around 13% Can you imagine what is going to happen if this continue like that?
Mental health conditions now cause 1 in 5 years lived with disability.	People with these conditions increase social cost of every country and decreases the quality of life and happiness index.
Around 20% of the world’s children and adolescents have a mental health condition, with suicide the second leading cause of death among 15-29-year-olds.	Which kind of future we want to bring for next generations? If there is a future for them...
<b>USD 1 trillion</b> cost each year for global economy due to depression and anxiety.	Speechless...sad...better not to think about it...

Despite these figures, the global median of government health expenditure that goes to mental health is less than 2%.	Speechless – Politicians and Healthcare Systems to be changed
Globally it is estimated that at least 5% of adults have been suffering from depression – before the pandemic appeared as a catalyst...	Numbers would be increasing – so we NEED to act and STOP an increase of these numbers!

In the past two years, courtesy of a pandemic, mental health found its much-needed voice, just in an era where attention is the most valuable currency. So far self-awareness was failing to find its feet - which finally changes in the whole society.

So if we have a look at this on a global scale – it’s clear we have to take action!

### 3.2 Time for a happier society – combining blockchain and well-being to support United Nations SDG3 (Good Health and Well-Being)

Looking at the positive side of the last two years, the much-needed voice for mental health in society has been found. Now is the time for change, to prioritize and promote mindfulness and well-being for all:

Blockchain technology has been pioneering crucial use cases with unique incentive-based models. The holistic wellbeing of individuals can be emphasized by improving the accessibility of mindfulness education and its practices – and rewarding the people when doing so.

Combining both blockchain and well-being is a unique way to combat global health concerns – fully contributing towards Sustainable Development Goal (SDG) Number 3 (Good Health and Well-Being), even as a preventive action.

### 3.3 Time to Destigmatize, Incentivize, and Provide (Mental Health) Preventive Action

Powered by Web3 Technology, people get incentivized in a unique way with careoline “**heal2earn**”: Incentivizing (gamifying) healthy behavior makes people to win double, by improving their well-being and earning rewards at the same time – early on, as preventive action before people start suffering more and more. The rewards can be used in the careoline in-house shop for various opportunities like access to special coaching sessions, retreats in the careoline well-being “careoverse house”; or even doing something good for people in need via donating to the **careoline.foundation DAO**, supporting these people who have no access or cannot afford mental support. In quite some countries mental health has not been integrated into primary care – hence we need to find another, innovative way to support!

Additional benefit: Users own their health data stored securely on Blockchain - and if they want to share and monetize their data for certain initiatives / research, they were even free and allowed to do so.

### 3.4 Healthy, Happy Humanity: move2earn & heal2earn = Happy Humans

Finally, we start to understand and recognize that we must look at and understand human health from a holistic perspective. For example, stress or an advanced form of it like depression can be seen as a key driver to increase the risk for many types of physical health problems. Mental and physical health are equally important components of overall health, and we start to understand and recognize these facts finally. For example, stress or an advanced form of it for example depression increases the risk for many types of physical health problems.

Although the mind and body are often viewed as being separate, mental and physical health are actually closely related. So strong mental health can positively affect your physical health and vice versa!

Today you can compare mental health to the “gym movement” which started in the 80’s - and going to the gym is rather normal than crazy today, right? :)

Nowadays we grow up with the understanding that our physical health is important. But can a person be physically (outside) without being mentally (inside) healthy? And are we still lacking the stigma of mental health awareness?



**Healthy Body**  
#move2earn

+



**Healthy Mind**  
#heal2earn



=

**Happy Human**  
#HappyWorld

We need to bring together people who do understand these aspects – and push this well-being movement to the next level. There are already blockchain based **move2earn** initiatives like STEPn and SWEAT – incentivizing and rewarding people to take care of their physical health. Though covering the healthy body part only. To complete the full, bigger holistic picture, careoline.crypto rewards the healthy mind caring community. Promoting both move2earn and heal2earn will lead to more fulfilling life, smiling faces and happy humans – and a better, happier society and world.

Last but not least, heal2earn validates a **Blockchain for Good use case**: Being the right step forward in destigmatizing, incentivizing and rewarding mental health leads also to an even better positive perception of this great Technology.



## 4 Heal2earn: Vision, Mission and how to accomplish it

### 4.1 Our Vision: Holistic well-being for everyone – fulfill your life, fulfill yourself

As we can see and feel daily, our society has been changing – often not for the better. People should be able to live a happier, holistic healthy life – **health is the best wealth**. The bigger well-being movement has just begun – and it’s about time! Time for the “**health-gym**”. We are happy driving and contributing to this important movement to see millions of people enabled to live a happy, fulfilling life – and all persons being close to them as well!

### 4.2 Our Mission: Driving Well-Being Awareness - Desire - Knowledge – Ability – Reinforcement – Destigmatization – Support - Fuelled by Web3

**heal2earn** shall drive the well-being awareness, combat stress, and inspire millions leading to a healthier lifestyle and happier life, plus connecting and educating them into Web3. With easy-to-use Technology the entrance barrier is very low to do so, so we can take the fear of people to ask for help. So far today’s society only accepts strong people and there is no space for weakness. Let us change the way mental health works - for good!

### 4.3 How? Building a Bridge to Happier Society – careoline Caring Community

Building a bridge to a happier society will be achieved by incentivizing, rewarding, and improving well-being services, enabled by Web3 Technology. Destigmatizing mental health and building a bridge to the better aspects of life, fuelled by Web3 Technology is key. In doing so, **careoline’s caring community** builds the bridge to a free and happy, better world 😊

Everybody involved will be incentivized and rewarded: **All People** for allowing time to improve their well-being, **Creators (coaches)** to provide their valuable services, and everybody in the community who supports this journey. Also the **careoline.foundation DAO** benefits from all activities - win-win-win-win-win-win-win-win-win-win-win-win-win-win-win-win-win-win-win!

To “Healthy-Fi” the well-being journey with a very low entrance barrier based on wheel of life self-reflection on a scale from 1-10, being completed in less than 60 seconds, will set a very nice and easy-to-use start. Going from there via “simple” questions could lead you further to certain well-being lessons created by our “Coach Creators”. You can also ask questions in the **careoline caring community**, or you could be able to go even further, matching with the right qualified coach for a 1:1 session, tackling your burning topic.

Providing the **right match** between people in need & qualified health professionals, no one must fight alone with their problems in life. Making qualified and certified professional health accessible, borderless, affordable, and convenient, so anyone who struggles with life’s challenges can be supported, anytime and anywhere – also in particular in countries where you even don’t have mental health primary care!

Interesting for **kids / teens** as well, who often prefer using an easy-to-use online application (or are kind of addicted) – and like kids we want to go beyond ordinary rules, bringing Coaching to the “careoverse” in the long-term. **Everyone deserves to be healthy and happy!**



## 5 How (Blockchain) Technology plays a key differentiator

Technology has opened a new horizon in mental health support and data collection. Laptops, smartphones, and tablets are providing new ways to access help, monitor progress, and increase understanding of mental wellbeing.

Experts believe that technology has a lot of potential for clients and mental health professionals alike.

A few of the advantages include:

- **Convenience:** Treatment can take place anytime and anywhere.
- **Anonymity:** Clients can seek support options without involving other people.
- **An introduction to self-care:** Technology may be a good first step for those who have avoided mental health care in the past.
- **Lower cost:** Technology as a first step reduces cost compared to traditional care.
- **Serves more people:** Technology helps offer mental health support to people in remote areas or can scale to many people in times of sudden need (e.g., following a natural disaster, pandemic or war attack).
- **Curiosity:** Some technologies might be more appealing than traditional methods, which may encourage people to start and continue their personal development journey.
- **Consistency:** Technology can offer the same treatment program to all users.
- **Support:** Technology can complement traditional therapy by extending an in-person session, reinforcing new skills, and providing support and monitoring.
- **Data Ownership:** Technology can quantitatively collect information such as location, movement, phone use, and other information – if build on Blockchain, people can share their owned data and monetize it.
- **Blockchain and Web3 Technology:** Incentivizing and Rewarding people for doing something - that's new and only possible with Web3

As Technology plays a key role and differentiator to create positive preventive mental impact, let us keep the people - you, us and our friends and families in the center of this development to achieve a great experience for everybody involved.

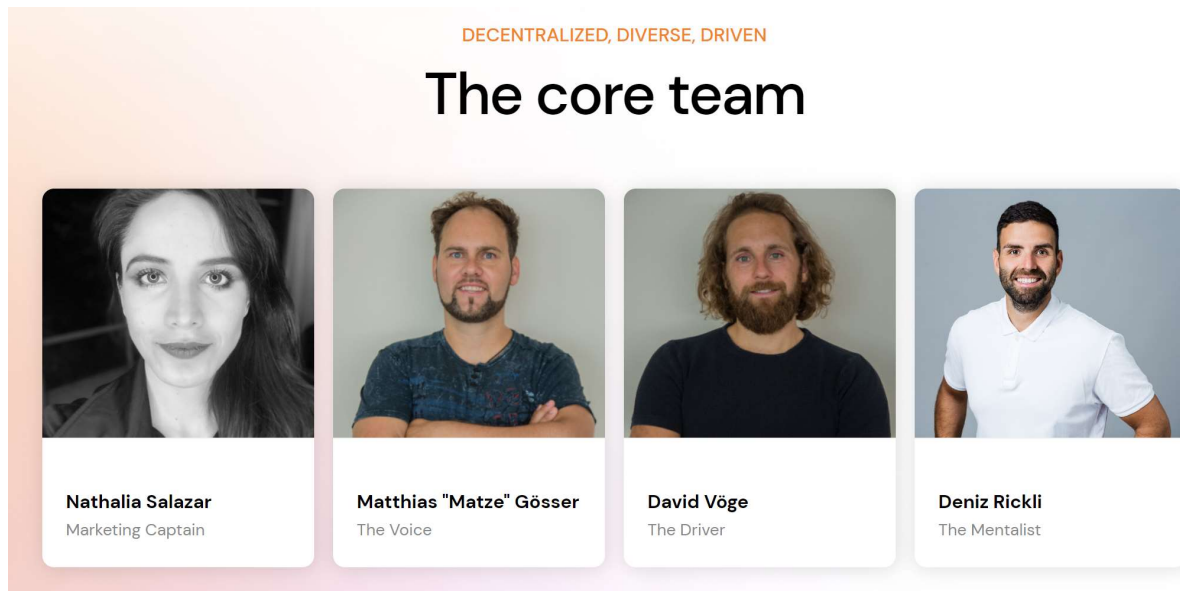
We fully believe great projects should be Open Source and build on a trusted Technology. Since Cardano Blockchain has been build steadily based on 150+ scientific, reviewed papers, we believe this scientific approach matches greatly with the heal2earn “life science” challenge.

For sure careoline fully supports every contribution evolving the development and processes of this life changing dApp, in particular developers will be incentivized – either via “careoline health token” (name: to be voted) or ADA (search for this term in Spanish – and check with the careoline logo... :D).

## 6 Meet the Team

### 6.1 That's us – folly doxed Core Team

We are four 4 Members and friends, located in Zug, Barcelona, Winterthur and the world.



**In a nutshell:** Growth Hacker & Business Coach, Serial Founder, Managing Partner IT Consulting & User Adoption Expert, Social Impact & Mental well-being Ambassador, Business & Technology Consulting, Project Manager, Life Coach, Business Developer, etc... 😊

### 6.2 B) Extended Team incl. NFT advisors: 8 Members

Here you see our current, quite diverse extended team of (long-term) friends and advisors, with various backgrounds, personalities and “realities”.

What about all our past accomplishments or projects?









Does it matter whether you are in Bavaria or Berlin, Helsinki or Havana, Designer or Developer, healthy or wealthy, loud or burn-out...for some it matters this, for others it matters that. Nevertheless, what matters for all:

**Being healthy! As the basis for a life worth living!**

In general, the best accomplishments are **being aware of ourselves and our life** (continuous self-reflection), living a fulfilled life and working on projects only you really, really like and are passionate about. Implementing long-life learning and being curious sums it up. Happy to share more insights.

BETTER TOGETHER

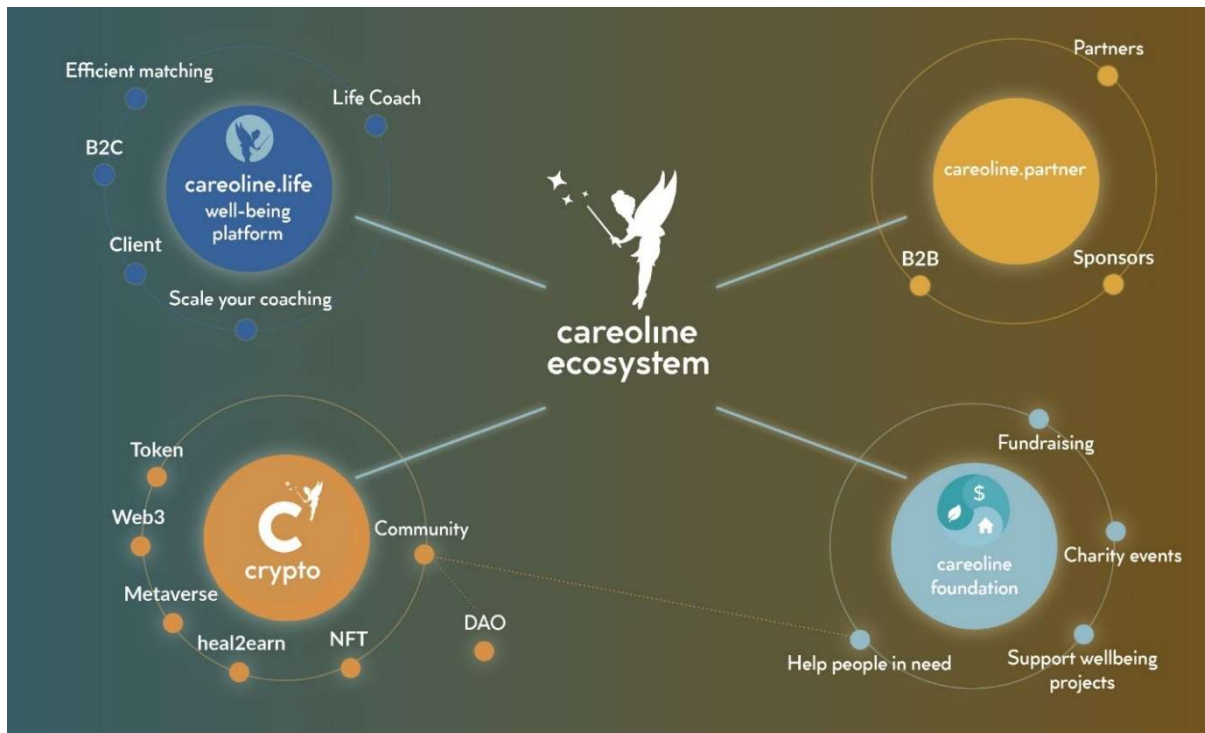
# Extended team

 <p><b>Samuel Zürcher</b> Entrepreneur &amp; Business Coach</p>	 <p><b>Daniel Ormos</b> B2B</p>	 <p>Master DEV</p>	 <p><b>Daniel Geiselmann</b> B2C</p>
 <p><b>Jussi Mori</b> Wordsmith &amp; Community Guy</p>	 <p><b>Davide Rotondaro</b> Master Designer</p>	 <p><b>Buahbleah</b> All about NFT</p>	 <p><b>Yessica Hurtado</b> Social Media</p>

Talking about business, the individuals of the team have been establishing various companies (>10) in different fields (in particular IT and consulting), learned from failure in the past and continuously doing so, happy to share more insights 😊

## 7 Careoline Social Impact Ecosystem: 4 Streams

The Careoline team works intensively on the creation of a Social Impact Ecosystem for building a bridge to a happier society. The aim is to be a key element of the bigger wellness movement to inspire millions of people living a healthier, happier, and wealthier life.



### 7.1 Careoline.life: The start – Web 2.0 Matchmaking-Platform

Helps you to find your mental health professional in every life situation. Find your best-fit match based on your personal assessment and have a happier & more fulfilled life.

### 7.2 Careoline.crypto: Bridging to Web3 – “Healthy-Fi”: Incentivizing and rewarding

We call this stream “**heal2earn**” which creates a community-driven, decentralized ecosystem by using the best technologies building a bridge to a happier society. Careoline.crypto aims for a great **user experience** and offers full private data ownership to increase trust-level.

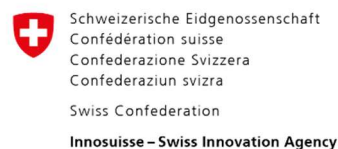
### 7.3 Careoline.foundation DAO: Social Impact DNA – Happiness Index

All streams support the heart of the careoline ecosystem: **the social impact DNA!**

This means 10% of all transactions happening in the careoline ecosystem will fund the foundation stream, which has the clear goal is to support people in need who cannot afford mental support. Hypothesis: Early prevention of well-being and continuous self-reflection reduces social impact costs dramatically – and the leverage with these people will be tremendously. To prove this, a scientific based **Happiness Index** will be created in collaboration with research partners like Universities and NGOs.

#### 7.4 Careoline.partners: Working together for a Better World

The partner program has its own stream to create synergies: Bringing together the best-fit ambassadors, investors, organizations and players in the well-being and blockchain world to make our world a happier world.



#### OUR SUPPORTERS & PARTNERS



We do have already a few partners, from environment to insurance and self-testing from home. Please have a look at [heal2earn.io](https://heal2earn.io) to see the latest news.



## 8 Why to support careoline and the heal2earn initiative

This should be hopefully crystal clear by now 😊

While mental health prevalence and social impact cost continue to rise, there is big hope that technology can shape mental health services and make them accessible for everybody without limits.

In particular, the adoption of blockchain and Web3 to incentivize mental well-being activities is a bright shining window of opportunity: Web3 is a decentralized network that can make mental health more accessible, affordable, and private than traditional methods.

This will be a **health game-changer for many people** who are currently struggling – Healthy-Fi themselves and getting rewarded double.

## 9 Heal2earn: How it works – Healthy-Fi

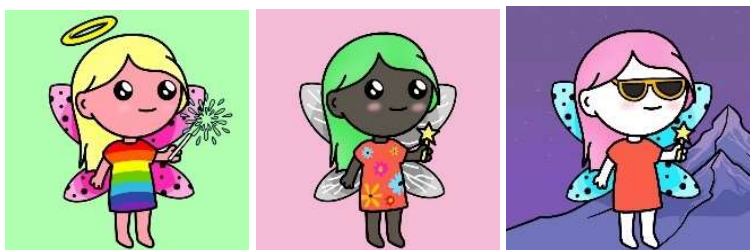
“Healthy-Fi yourself”, what does this mean? It’s first and foremost allowing valuable time for yourself. **Time to reflect. Time to enjoy. Time to be.** And you reflect on your “wheel of life” aka all your different life areas, such as Friends, Family, Job, Finances, you name it, and for sure your well-being and health. Starting with and continuing this process already starts your awareness of yourself in a holistic way. Then you could go on – and tackle some easy though deep questions. If you continue doing so, you will be able to see how well you are doing in certain areas – and maybe, in which areas you may have a closer look at. Then you could go on booking dedicated courses – or reaching out to specialized, qualified coaches for direct interactions.

While you are allowing time for and taking care about yourself, you are rewarded with “care token”. So, **you win double** – health improved, health token account increased. You can use these tokens on the “care marketplace” – for joining coaching sessions, retreats or exchanging them to real-life products.

And for sure, you can donate them to the careoline.foundation, so other people / organizations in need could benefit.

**Current status:** We have 150+ coaches which are our **creators**, 30% of them have created well-being courses to dedicated areas – which are ready to be added to the heal2earn dApp...

As we know, it all starts with NFTs these days...

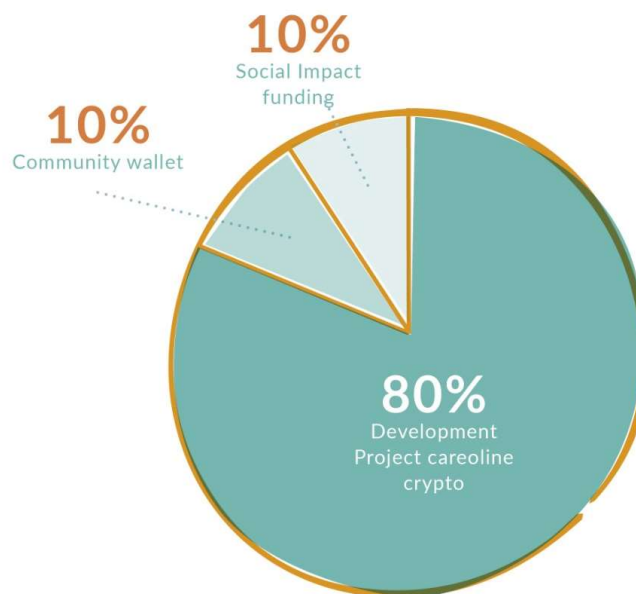


## 10heal2earn OG NFT collection: Purpose in real Life

The total number of first OG careoline mental health support NFTs will be **6661**. The reason behind this number is to honor the legacy of **Carl Gustav Jung** (Died 6.6.1961), who was a Swiss psychiatrist and psychoanalyst. He changed the way we see Mental Health – so do we, and you 😊 Be part of the next Health-Revolution! Be a Holder of the first **heal2earn** NFTs and truly help to make the world a happier place...benefits for you and society?

### 10.1 Distribution

That's how we will distribute the NFTs – clear dedication to develop the Mental Health dApp.



### 10.2 Benefits for all holders

- You support well-being, in particular mental health!
- Airdrops for Early Birds
- Early-Bird Participation in first round of token launch
- Early Bird Access to exclusive real-life activities (events, conferences and retreats)
- Staking rewards
- Join the Legendary NFT raffle
- Additional perks with dynamic NFTs according to your on-chain behavior



- Unlock careoline premium features such as enter a closed group of holders
- Design the future of mental health (DAO)
- Participate in health IDOs on our Launchpad
- Future Access to Careoverse and special areas in the well-being house
- Support people in need via careoline.foundation

### 10.3 Benefits for all holders which are also wellbeing professionals & clients

- Beneficial for coaching sessions
- Beneficial for yearly subscriptions/commissions
- Promoted product placement in our shop
- Exchange token in the social marketplace shop
- Referral bonus for clients and coaches

With your support of **heal2earn** you **help people in need** and you help **to reduce the constantly rising social impact costs worldwide**. 10% of the royalty fees once people trade our NFT will go to the careoline.foundation directly to help people who cannot afford mental health support.

It is you as an **OG NFT holder** who are enabling this to make the world a happier place.

**Thank you!**

## 11 Tokenomics

### 11.1 Dual Token: Stable- and Social Utility Token

Participants will be able to earn, trade and benefit from the careoline Token Launch. Tokenomics, Market Maker, Ownership and Distribution, Perks, Listings, Burnings etc. are yet to be finalized and verified. The idea is to use two token – one stable and one social utility token, as some move2earn projects are showing it successfully. Still to be finalized – who is willing to support?

Please have a first sneak peak of a potential Distribution. As always, there are different ways to receive a token:

- Buy a token in the Token Launch public sales
- Better: Get whitelisted in the private rounds
- Trade the token on an exchange
- Earning Tokens while attending or conduction a coaching session
- Earning Tokens while staking an careoline NFT
- Earn Tokens when conducting health-promoting activities (like attending coaching sessions)

You will be able to use the token in the whole careoline ecosystem:

- Trade something from the careoline shop – which will be also integrated into a bigger social market place, offering real life products as well
- Enjoy benefits for coaching sessions
- Spend / donate your token to the careoline.foundation that people who can not afford health support can benefit

### 11.2 Further Benefits

- You are doing something meaningful – creating impact!
- Full transparency

### 11.3 Timeline

Further deep dive sessions are going to happen during the next weeks, core focus is related to NFTs and building the dApp right now.

## 12 Roadmap - Milestones

Are you still reading? WOW! That's great, chapeau! We value your valuable time – hence will not repeat ourselves. Please see below the main milestones (as already described above). Curious about more details? Please see the roadmap on [heal2earn.io](https://heal2earn.io).

### 12.1 Community – Conferences - Creators

### 12.2 NFT Launch

### 12.3 dApp Launch Beta

### 12.4 Token Launch

### 12.5 Careoverse

## 13 Special: Pro Bono Health Consultant

Yoda – our very curious pro bono health consultant. Stay curious 😊

## 14 Legal Risks

It's all on your own risk! All investments, no Financial advice!

Further risks will be mentioned in the next version.

## 15 Glossary

Heal2earn.io and Dr. Google 😊

## 16 Disclaimer

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