

BEYOND CRYPTO:

Digitalising Assets, Tokenisation and New Pathways to Retail Investment

Online Webinar >



3 November 2026



14:30 - 16:10



CFA Institute



BEYOND CRYPTO: Tokenisation and the Future of Retail Investment

BETTER FINANCE & CFA Institute joint webinar

Location: Online (Zoom) | **Date:** 3 November 2026 | **Time:** 14:30 – 16:10

Webinar overview

Can new digital models lower costs, widen access and overcome Europe's persistent barriers to investment?

Digitalisation is reshaping the way retail investors access financial markets. Looking beyond crypto-assets, new distribution models, such as digital investment platforms and crowdfunding, are emerging alongside underlying technologies such as distributed ledger technology (DLT) and tokenisation. Together, these developments are opening new pathways to access and digitalise assets that have traditionally been difficult or costly for retail investors to invest in, including gold, private markets and other alternative investments.

Can these new forms of market access and innovation genuinely deliver on their promise of broader participation, lower costs and greater market efficiency, while maintaining high standards of investor protection? The discussion will revisit the objectives of the EU Retail Investment Strategy and the Savings and Investments Union (SIU) agenda in light of recent technological developments. It will explore whether tokenisation and new distribution infrastructures can help overcome Europe's persistent barriers to investment and address market fragmentation across Europe.

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Draft Programme

14:30 – 14:35	Welcome and Introduction Why revisit retail investment policy through the lens of tokenisation and digital distribution? ○ Aleksandra Mączyńska, Managing Director, BETTER FINANCE (confirmed)
14:35 – 14:50	Keynote speech The Future of Capital Markets: Can Tokenisation Reduce Fragmentation and Expand Retail Participation? ○ Peter Kerstens, Adviser, Digital Finance, DG FISMA, European Commission (confirmed) <u>Key themes:</u> ○ The European Commission's vision for tokenised financial markets ○ Digital infrastructure and the Capital Markets Union ○ Lessons from MiCA and the Digital Finance Package ○ Implications for the Retail Investment Strategy ○ Can tokenisation make cross-border market fragmentation increasingly irrelevant?
14:50- 15:55	Panel Discussion Digitalisation Beyond Crypto: Wider Retail Access, Lower Costs, or New Complexity? <u>Speakers:</u> ○ Joeri Buiten, Senior Policy Officer, ESMA (confirmed) ○ Basu Choudhury, Consultant Market Structure and Innovation, World Gold Council (confirmed) ○ Dr. Sven Hildebrand, Founder, Crypto Risk Metrics (confirmed) ○ Martin Molko, Senior Research & Policy Officer, BETTER FINANCE (confirmed)

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- **Ivona Schoonbrood**, Senior Consultant, European Crowdfunding Network (**confirmed**)
- **Inés Beneyto**, Head of Strategy, LISE – Representative from the Lightning Stock Exchange (**confirmed**)

Moderator:

- **Alexander Lehmann**, Director, Capital Markets Policy EU, CFA Institute (**confirmed**)

Discussion themes:

- **Digital access beyond crypto: what is genuinely new?**
 - Asset Digitalisation: is tokenisation an incremental improvement or a structural market transformation?
 - Which investment products are most likely to benefit?
- **Can technology solve Europe's investment gap?**
 - Lower distribution costs
 - Fractional ownership
 - Cross-border access
 - Greater competition and investor choice
- **Expanding access to alternative and private markets**
 - Tokenised gold
 - Private market investments
 - Crowdfunding and digital fundraising
 - New investment opportunities for retail investors
- **Investor protection in the digital age**
 - Transparency and disclosure
 - Suitability and appropriateness
 - Financial literacy
 - Risks of digital platforms and tokenised products
- **Looking ahead**
 - Which regulatory barriers remain?
 - What role should policymakers play?

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	What should the Retail Investment Strategy look like in a tokenised market?
15:55- 16:05	Q&A Questions for the audience
16:05- 16:10	Closing Remarks <u>Speakers:</u> Alexander Lehmann, Director, Capital Markets Policy EU, CFA Institute (confirmed) <u>Topics:</u> - Key takeaways - Next policy developments