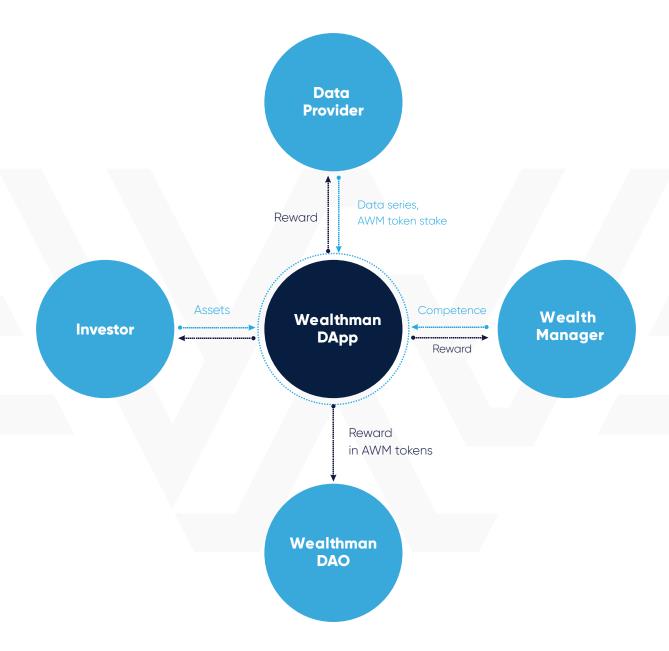
WHALTHMAN

Decentralized wealth management platform



HOW IT WORKS?



Wealthman is a decentralized platform for development, execution and marketing of wealth management service.

Wealthman, Ltd (UK) was founded by managing partners of Mera Capital Group (Russia). Wealthman team is experienced in capital management for UHNWI and HNWI, in IPOs and ICOs and it also includes world-class software developers, which developed algorithms for Millenium Hedge funds, and quantum blockchain.

WEALTHMAN

The platform allow wealth managers to quickly launch a trustless investment management business with little costs, and find clients.

Types of services that a wealth manager can provide via the platform:



Advisory asset management



Discretionary asset management



Robo-advisors

Use cases



For wealth managers, the platform provides:

- · White-label client interface,
- Promotional tools,
- An environment for software development and a decentralized environment for execution of asset management services,
- Data series marketplace with validation of data provision contract,
- · Reporting tools.



For investors, the platform provides:

- Access to a multiple-criteria selection of wealth managers & robo-advisors within user-friendly web interface,
- Efficiency metrics of wealth management offers, according to the methodology determined by the POS consensus,
- Decentralized environment for order execution,
- · Reporting tools.



For data providers and arbitrageurs, the platform provides:

- · Earning fees for provision of data,
- API access to DEX contract for arbitrage deals.

Platform's unique selling points:



No need to trust any central party in all vulnerable areas of the investment business process;



A much faster launching of trustless wealth management service with on-blockchain assets, especially Robo-advisory;



A protection of investors' assets from unfair or careless actions of wealth managers;



Economic incentive of wealth managers for better service quality.

Wealthman platform will be especially valuable in situations that suggest lack of trust in competence and honesty of managers and infrastructure security, as well as when low cost and fast launch of crypto-asset management business are crucial.

An example: Wealthman allows a bare-bone version of the Betterment.com to be programmed in only 90 lines of code; a simple Advisory asset management service can be launched in 15 minutes.

W = A L T H M A N

Business model is in the synergy of two solutions:

The provision of centralized microservices

(marketplaces interface, reporting tools)
with the transactional model of payment;

The pemissionless open source protocol

Trustless wealth management based on the top of Blockchain 2.0 allowing anyone to develop its paid microservices.

Rational agents are more motivated to use Wealthman open source protocol if more participants use it

Wealthman proprietary microservices allow open source protocol to be used on a "plug and play" basis, and to serve as an engine for the growth of the user base. This business model allows covering multiple segments of wealth managers.



Investors will not pay fees to the platform.

Investors will have to cover blockchain commissions, IPFS storage costs, etc.

The target audience (investors-users) of robo-advisors: 25-35 age group.

Possession of liquid capital: \$22K on average.

Who reside in: the USA, Western Europe and South-East Asia

The cost of attracting 1 investor: varies from \$300 to \$1,000



Wealth managers will be charged 20% of their commission earned for providing services on the platform.

The fees are low compared to the market. The fees vary from 20 to 70 percent on average.

Target wealth managers: private financial advisers and individual asset managers that work at multi-family offices.

The cost of attraction 1 wealth manager is \$15,000.

Other interested parties will also be charged 20% of their commission earned for providing data and selling insurance

The deflationary model of the token

AWM tokens are intended for use within the Wealthman platform. AWM token market price will fluctuate based upon the value of the network and it will strive for a minimum value that is sufficient for maintaining the network operational. The AWM value can be estimated by the formula for estimating net working capital:

AWM token price
$$\rightarrow \sum_{i=1}^{n} \frac{CF_i}{\left(\frac{365}{DAYS_i}\right)*N}$$

CFi: cash flow from i-th service, measured in chosen currency, e.g. bitcoin or ether;

DAYSi - number of days that the token should be in the hands of buyers and sellers of the i-th service, in order for the service to work properly (the norm of the stock of tokens in days);

n: Number of Wealthman platform services;

N: Number of estimated utility tokens in circulation.

Every month 61.6858% of Wealthman's profit will be spent on burning AWM tokens. Even with no increase in operational results, the value of tokens will increase due to reduction of their quantity.

AWM token is a ERC20 token issued by Wealthman DAO and is used as

- Fees to Wealthman DAO for platform microservices such as reporting and contract creation;
- Stake to validate the conditions of data provision. The AWM token stake is held frozen in smart contract and covers against the risk of disruption of the continuity and correctness of the data supplied to asset managers;
- ☑ Payment fuel or gas for transactions performed on Wealthman's platform;
- ✓ Voting stake.

50% bonus to the ICO round

As a part of the Private placement round, the placement price assumes a 50% bonus to the ICO round price:

Private Placement Round: 1 ETH = 2250 AWMz

ICO Round: 1 FTH = 1500 AWM



The company is to raise \$600,000 during the private placement of its tokens.

The funds will be used to develop MVP of the Wealthman platform and to perform marketing activities. With the planned investment, the platform's beta will be finished in 3 months, and the project will be ready for next financing stage.

The growth potential of Assets under management equals up to \$1B by the year of 2020 due to the following factors:



Business Network

The clients and the business network of Mera Capital have the potential of directing approximately \$200M worth of capital to Wealthman;



A massive marketing campaign of up to \$10M aimed at attracting professional asset managers with their own base of investors, as well as attracting investors from the market;



Solution



The solution for software protection of the investor's assets; the alternative to centralized robo-advisors;



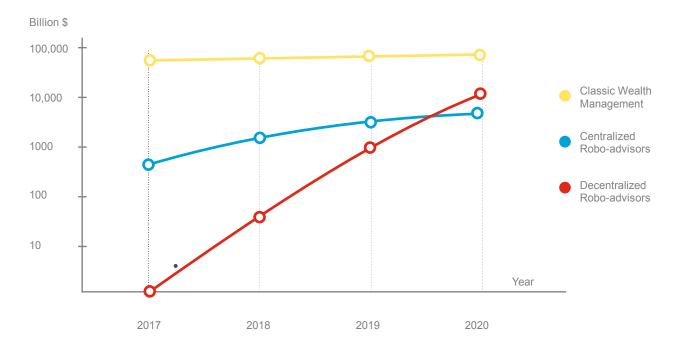
Crypto market capitalization growth due to deflation of basic cryptocurrencies, and the global switch from centralized registers to blockchain.



General Market Characteristics

Classic human asset management still dominates the market with over \$120T in assets. However, the share of algorithmic wealth management services (Robo-advisors) is rapidly growing. An increasing amount of smaller clients becomes interested in the technology because it makes the investment process cheaper and the investment threshold lower.

Wealthman's closest competitor is called Enigma Catalyst . At the moment, this service is in the development stage.



Source: Statista, Deloitte and Wealthman research

Major shareholders:

Mera Capital Wealth Management, LTD.



Andrey Huseu CEO

Managing Partner of the invest-banking Group "Mera Capital" (AUM ~\$100 million), Master in Finance.



Olga Pershina CFO

Managing Partner of the invest-banking Group "Mera Capital". More than 10 years of experience in investbanking business, "MNTO INSET", "KIT Finance", "SMART Securities".



Alexander Bayov

Director of Strategy

15 years in invest-banking business and asset management, including Ernst & Young, Belgravia Wealth management, Castle Family Office, Russian-Cuban Investment Fund (RCIF).



Evgeny Matyushkin Head of Legal Department

Encyclopedia man, the winner of many erudition contests; career in Ministry of Law and legal services company "Maltsev and Partners".



Dmitriy Khan Head of Software Development

10 years in the development of enterprise-level software systems, Managing partner and deputy director of the Center for Science and Technology of ITMO University.



Kirill Razgulyaev

Member of Department of Software Development Managing partner of the Science and Technology Centre at ITMO University, Neotech, and the Institute of Regional Innovation Systems.



Denis Kus

Software engineer

More than 7 years of experience in project management and software development; AFC system and Tranzas, Azimut.