

# Empowering Streamed Salaries

If you're earning your salary via a Superfluid stream, Ricochet Exchange puts significant passive investing power in your hands.

Ricochet is laser-focused on building innovative, real-time investing products on top of Superfluid's core streaming primitive.

One of the most broadly applicable Superfluid use cases Ricochet is improving is the utilization of streamed salaries - **Ricochet's platform enables real-time conversion of a portion of streamed salaries into customizable, automated, self-harvesting investment streams.**

Let's walk through how this works and why it's an important innovation.

Consider a person trying to regularly invest a portion of their traditional salary, paid monthly from an employer. They have to wait for the deposit to hit their account, remember to make the monthly buy, and try to time the market to minimize short-term price fluctuations. This structure is:

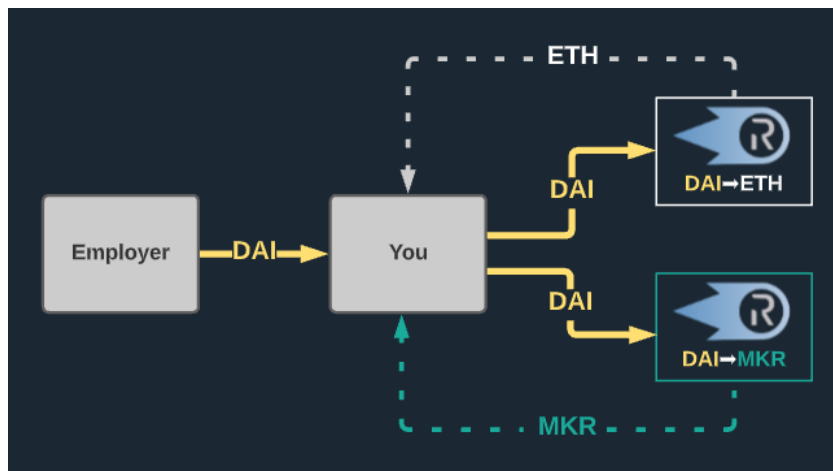
- **Cumbersome:** Irregular batch payments rob you of real-time liquidity
- **Rigid:** Infrequent payments must be manually invested into yield-generating assets; no easy way to automate
- **Tedious:** Manually investing using Dollar-Cost Averaging is time-consuming and dull for those trying to maximize Risk:Return profile of invested salaries

Now consider a person receiving a streamed salary in USDC, who wants to convert or invest this stream on an ongoing basis. While their incoming salary may be streamed using Superfluid's primitive, there's no easy way to automate the outbound conversion and investment of this stream. This person would still have to make manual buys and would face the issues mentioned above.

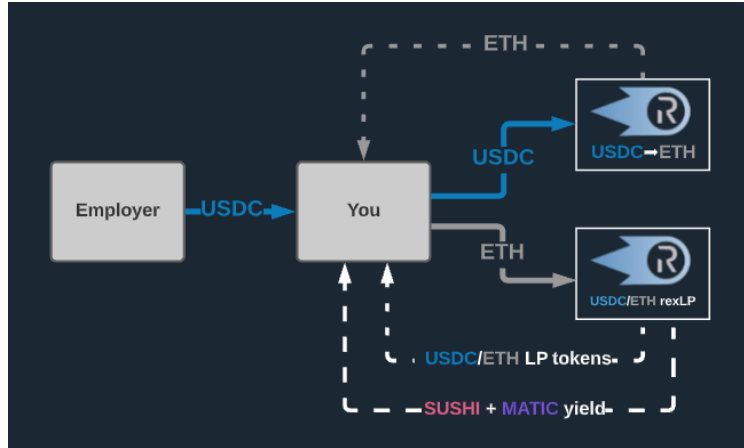
Enter Ricochet's passive investing product. Ricochet's protocol allows consumers to set up an investment stream on top of their salary stream. Users commit to long-term wealth building, seamlessly, and ensure they're maximizing the impact of their hard-earned salary by capturing the benefits of DCA investing.

Let's walk through a couple iterations of how this can work:

1. You want to **stream a portion of your income into crypto asset(s) of your choice** (autoconversion) using **rexMarket**
  - a. Employer streams you your salary in DAI, let's say the **rate is 5k DAI/mo.**
  - b. You want to invest **5% of that income into ETH and 10% into MKR.**
  - c. You start a 250 DAI/mo. stream into the DAI→ETH rexMarket
  - d. You start a 500 DAI/mo. stream into the DAI→MKR rexMarket
  - e. Kick back and relax as Ricochet begins auto-buying ETH and MKR for you



2. You want to **stream a portion of your income into a yield-generating portfolio**, and **automatically reinvest your returns** back into the portfolio using **rexLP**
  - a. Employer streams you your salary in USDC, let's say the **rate is 5k USDC/mo.**
  - b. You want to invest **10% of that income into ETH which you will in turn stake in the USDC/WETH Sushi LP for additional yield**
  - c. You start a 500 USDC/mo. stream into the USDC→ETH rexMarket
  - d. You begin receiving distributions of ETH
  - e. With the ETH you are receiving, you start a stream of \$400 of ETH/mo. into the ETH→USDC/ETH rexLP
  - f. You start receiving distributions of USDC/ETH LP tokens plus your position's yield (straight to your wallet, no need to claim) which you can reinvest



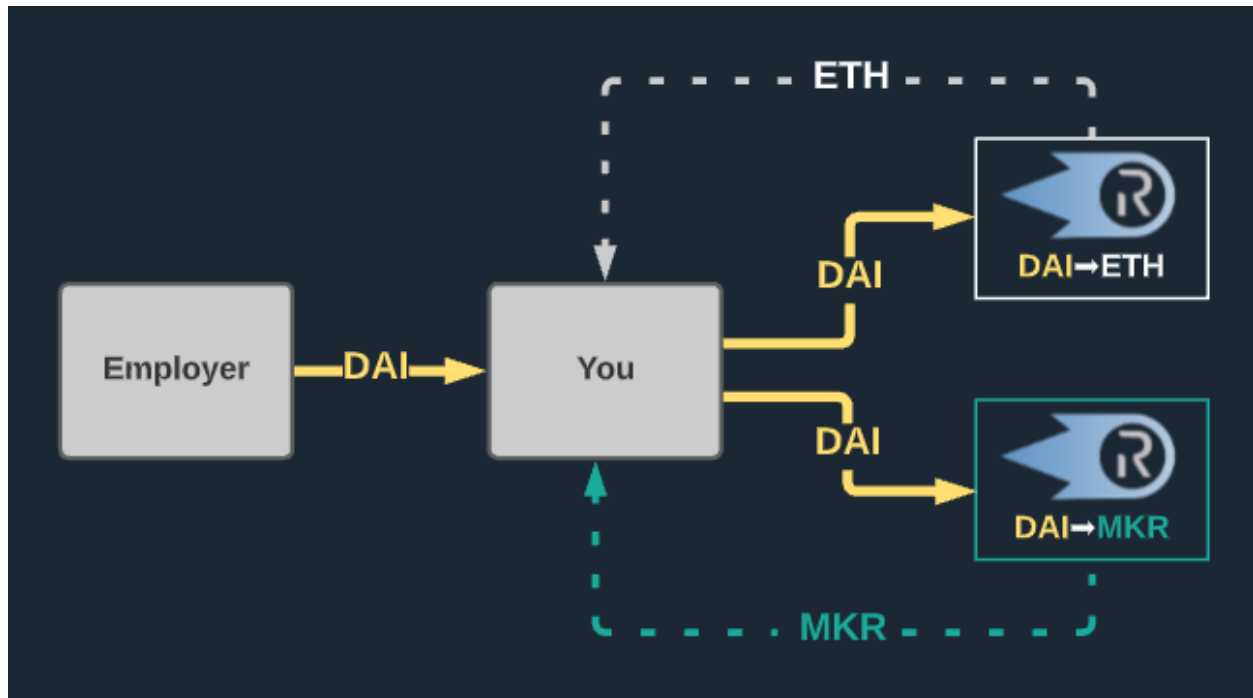
Both of these examples show the power of Networked Cashflows powered by Ricochet. The next generation of web3-based personal finance is here, and it's cheaper, faster, and more automated than any iteration before it. With networked cashflows, we can automate tried and true investment strategies to effortlessly make your money work for you like never before.

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## Effortlessly Automate Your Investing

**Allocating a portion of your streamed income into a Ricochet rexMarket is akin to auto-converting a part of your salary into a crypto of your choice.** Say you want to convert some of your DAI salary into MKR and ETH as it arrives to your wallet. All you have to do is set up streams into our MKR and ETH rexMarket. It's that simple! Check out the below 👉



Let's break this visualization down with an example:

1. Employer streams you your salary in DAI, let's say the **rate is 5k DAI/mo.**
2. You want to invest **5% of that income into ETH and 10% into MKR.**
3. You start a 250 DAI/mo. stream into the DAI→ETH rexMarket
4. You start a 500 DAI/mo. stream into the DAI→MKR rexMarket
5. Kick back and relax as Ricochet begins auto-buying ETH and MKR for you!

## The Streaming Portfolio

One way to think of it is, through using Ricochet dApp, you can convert your salary into a custom "streaming portfolio". The process is equivalent to subscribing to a custom investment plan of your choice, where your money is invested the second you receive it.

In addition to just investing into tokens, Ricochet also offers rexLP which allows you to convert your streams into yield-bearing Sushi LP tokens. The yield and earned trading fees accrue straight to your wallet with no need to claim. Through rexLP, users can automate their yield strategies to automate creating passive income.

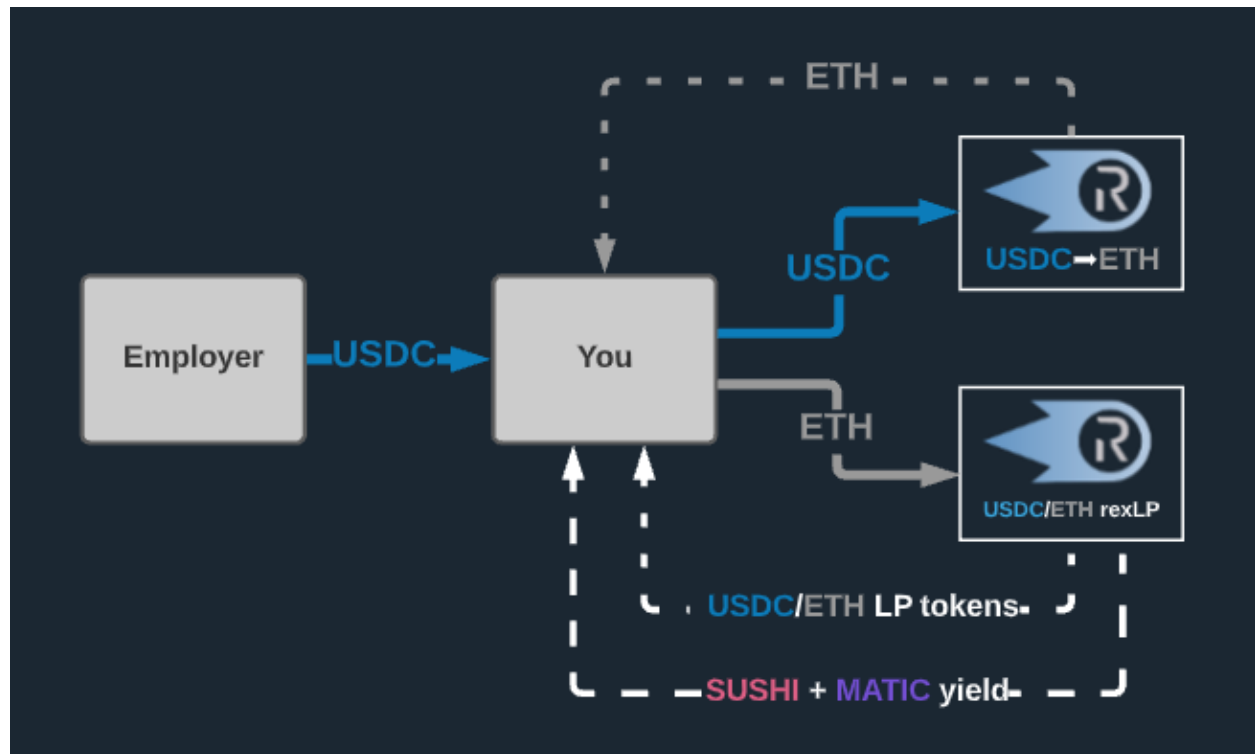
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## Networked Cashflows

This is the core idea that makes Ricochet so revolutionary in automating investment strategies.

When you take a part of your salary stream and stream that out to a rexMarket, you're already engaging in a networked cash flow.

Riccochet lets you take a step further. Consider a rapid 20-minute distribution of the target asset coming back to your wallet from rexMarket. What if you could take that target asset and stream it into something else, like a rexLP, and earn additional yield on it? Check out the below 📌



Let's break down what's happening:

1. Employer streams you your salary in USDC, let's say the **rate is 5k USDC/mo.**
2. You want to invest **10% of that income into ETH** which you will in turn **stake in the USDC/WETH Sushi LP** for additional yield.

3. You start a 500 USDC/mo. stream into the USDC→ETH rexMarket
4. You begin receiving distributions of ETH.
5. With the ETH you are receiving, you start a stream of \$400 of ETH/mo. into the ETH→USDC/ETH rexLP
6. You start receiving distributions of USDC/ETH LP tokens plus your position's yield (straight to your wallet, no need to claim)

And just like that, you have an yield-bearing investment engine running for you! If you examine the above steps, you'll see that **it only took 2 transactions** (Steps 3 and 5). With networked cashflows, we can automate tried and true investment strategies to effortlessly make your money work for you like never before.

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# Empowering Streamed Salaries

If you're earning your salary via a Superfluid stream, Ricochet Exchange puts significant passive investing power in your hands.

## Effortlessly Automate Your Investing

Ricochet supercharges Superfluid stream salaries by giving users the ability to invest their tokens in adjunct streams. It's totally hands-off!

**Allocating a portion of your streamed income into a Ricochet rexMarket is akin to auto-converting a part of your salary into a crypto of your choice.** For example, if you want to convert some of your DAI salary into MKR and ETH as it arrives to your wallet, just set up streams into our MKR and ETH rexMarkets at whatever rate you'd like. It's that simple! Check out the below 👉



Let's break this visualization down with an example:

1. 1.
2. Employer streams you your salary in DAI, let's say the **rate is 5k DAI/mo.**
3. 2.
4. You want to invest **5% of that income into ETH and 10% into MKR.**
5. 3.
6. You start a 250 DAI/mo. stream into the DAI→ETH rexMarket
7. 4.
8. You start a 500 DAI/mo. stream into the DAI→MKR rexMarket
9. 5.
10. Kick back and relax as Ricochet begins auto-buying ETH and MKR for you!

## The Streaming Portfolio

One way to think of it is that using the wide selection of stream markets available on Ricochet dApp, you are able to convert your salary into a custom "streaming portfolio". The process is akin to

subscribing to a custom investment plan of your choice. Only this investment plan puts your money to work the second you receive it.

Beyond just investing into tokens, Ricochet also offers rexLP which allows you to convert your streams into yield-bearing Sushi LP tokens. The yield and earned trading fees accrue straight to your wallet with no need to claim. Through rexLP, users can automate their yield strategies to passively create passive income!

## Networked Cashflows

This is the core idea that makes Ricochet so revolutionary in automating investment strategies.

When you take a part of your salary stream and stream that out to a rexMarket, you're already engaging in a networked cashflow. Stream in and then stream out.

Let's take that a step further - consider that rapid 20 minute distributions of the target asset you're getting back from the rexMarket. What if you could take that target asset and stream it into something else, like a rexLP, and earn additional yield on it? Check out the below 🙌



That looks kinda elaborate, but it's really not that complex! Let's break down what's happening:

1. 1.



2. Employer streams you your salary in USDC, let's say the **rate is 5k USDC/mo.**
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10. With the ETH you are receiving, you start a stream of \$400 of ETH/mo. into the ETH→USDC/ETH rexLP
11. 6.
12. You start receiving distributions of USDC/ETH LP tokens plus your position's yield (straight to your wallet, no need to claim)

And just like that, you have an yield-bearing investment engine running for you! If you examine the above steps, you'll see that **it only took 2 transactions** (Steps 3 and 5). With networked cashflows, we can automate tried and true investment strategies to effortlessly make your money work for you like never before.