

# INVESTMENT TEASER

## WealthMan

Decentralized  
Wealth Management  
Platform



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## Summary

Based on reports of leading consulting companies<sup>1</sup> wealth management industry is undergoing major changes. Wealth Management companies are rapidly adopting autonomous algorithms - robo advisors; are beginning to manage digital assets transferred to decentralized registries, which are based on blockchain technology

WealthMan platform is one of the first tools, which solves most issues present in the modern wealth management industry.

### WealthMan advantages:

1. Decentralized and confidential;
2. Minimized human-factor related risks;
3. Unique development and testing environment for wealth managers;
4. Major reduction in required investment threshold, while sustaining service quality comparable with top hedge funds;
5. Operating in cryptocurrency market.

<sup>1</sup> Ernst & Young Global Limited, Blockchain innovation in wealth and asset management.

[http://www.ey.com/Publication/vwLUAssets/Blockchain\\_in\\_wealth\\_and\\_asset\\_management/\\$File/ey-blockchain-innovation-wealth-asset-management.pdf](http://www.ey.com/Publication/vwLUAssets/Blockchain_in_wealth_and_asset_management/$File/ey-blockchain-innovation-wealth-asset-management.pdf)

Deloitte Touche Tohmatsu Limited, Innovation in Private Banking & Wealth Management Embracing the Business Model Change.

<https://www2.deloitte.com/content/dam/Deloitte/ch/Documents/financial-services/ch-fs-en-innovation-in-private-banking-and-wealth-management.pdf>

## WealthMan project description

**WealthMan** is a decentralized wealth management platform which is designed to help professional wealth managers to develop autonomous algorithms – robo-advisors.

WealthMan platform analyses and separates effective algorithms from the losing ones and provides recommendations for investors based on their risk profile.

The platform allows managers to develop and test algorithms, defines investor's risk profile, ranks algorithms based on their effectiveness, manages investor's risk, provides intuitive UI.

The second phase of WealthMan development a decentralized digital currency exchange is planned.

WealthMan architecture consist of the following blocks:

- ▶ User Interface
- ▶ Business logic execution environment
- ▶ Algorithm development and testing environment
- ▶ Algorithm execution environment
- ▶ Ethereum blockchain environment
- ▶ External data gateways (exchanges, testing data)

## Investment Model

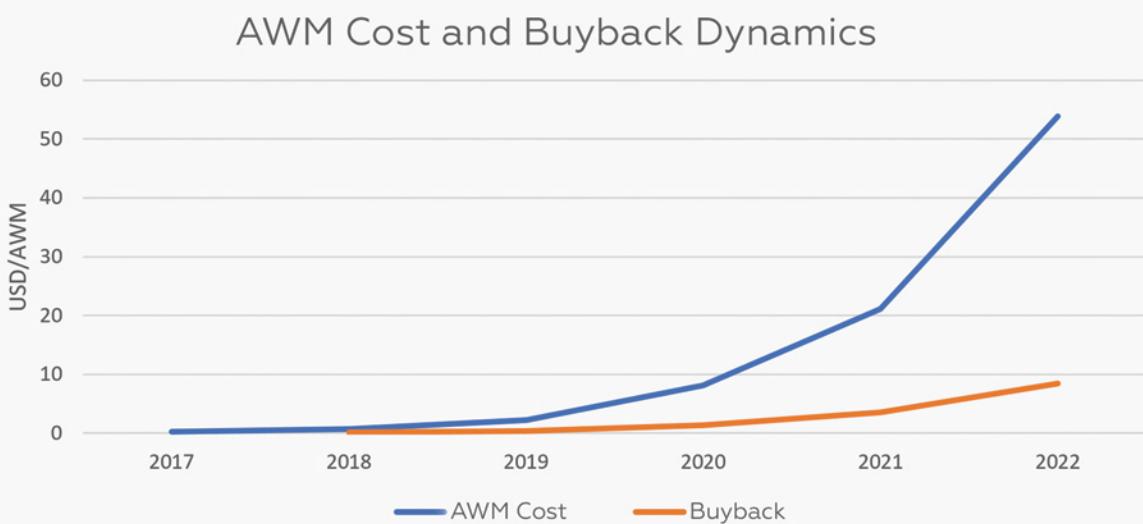
### INVESTMENT CONDITIONS

Private Placement	Pre-ICO	ICO
<b>0.000444 ETH/AWM</b> <b>0.1332 USD/AWM</b>	<b>0.000667 ETH/AWM</b> <b>0.2001 USD/AWM</b>	<b>0.001 ETH/AWM</b> <b>0.3 USD/AWM</b>
125% BONUS	50% BONUS	—
AMOUNT OF TOKENS ISSUED		
<b>4 500 000</b>	<b>8 245 877</b>	<b>187 254 123</b>

## AWM Price and buyback

**40%**  
of WealthMan profits will be allocated for token buyback .

INITIAL TOKEN PRICE – \$0.25  
**2018** - \$0.77      **2022** - \$53.91<sup>2</sup>  
 PAYMENTS TO TOKEN HOLDERS  
**2018** - \$0.12/AWM    **2022** - \$8.42/AWM



## Collected capital distribution

WealthMan team	20%	Operational costs	20%
R&D	24%	Marketing	30%
		Infrastructure	6%

<sup>2</sup> WealthMan high capitalization growth is expected to be achieved due to conventional assets (such as real estate) to be transferred to blockchain.

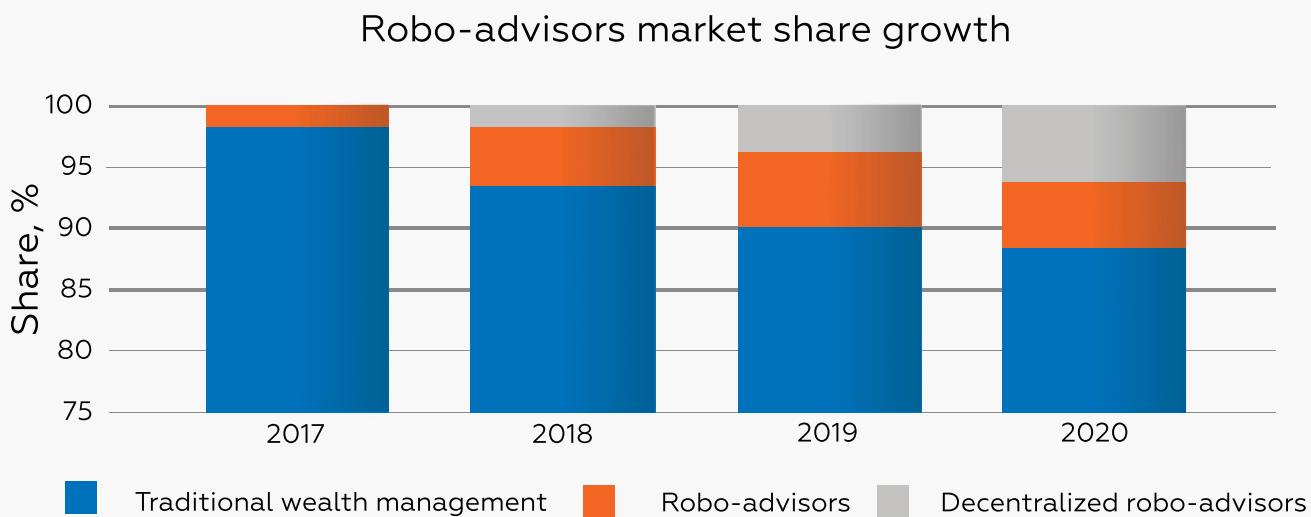
## Market Overview

Modern wealth management industry has noticeable imperfections, such as:

- ▶ Biased manual risk portfolio calculation
- ▶ Untransparent investment portfolio management.
- ▶ Human factor influences investment portfolio management.
- ▶ Risks of untargeted capital utilization are present.
  
- ▶ Risks of unwanted information disclosure to third parties
- ▶ Wealth management is currently available only to high income individuals due to high minimum investment requirement.

WealthMan platform is being developed with a goal to solve the current industry issues

In the upcoming years wealth management industry will undergo revolutionary changes!



## Road Map

February– July 2017

### R&D Stage

- ▶ Team formation; WealthMan concept development
- ▶ Economic model development.
- ▶ Risk and ranking calculation methodology development; DAO structure research
- ▶ White Paper development'

September 2017

### Funding stage

- ▶ Start of the private placement round.

October 2017

- ▶ Start of the Pre-ICO stage.

November 2017

- ▶ Smart contract development and start of the ICO stage.

January 2018

### Platform development stage

- ▶ Release of Alpha version
- ▶ Platform testing
- ▶ Inviting wealth managers
- ▶ Online tutorials on how to use the platform to develop robo-advisors .

July 2018

- ▶ Beta version release
- ▶ Start of marketing campaign
- ▶ Platform becomes available to market participants

October 2018

- ▶ Release of the 1.0 version of the platform

Future

- ▶ WealthMan capitalization is increasing due to conventional assets being transferred to blockchain technology
- ▶ Future platform development

## WealthMan economic model

WealthMan platform will be governed by Curators and the development team. Curators will be appointed by Token Holders. Wealth Managers will be the key element in WealthMan business model, as their activity will create the added value to the platform and form investors profit.

### WealthMan Economical report, \$ mil

	2018	2019	2020	2021	2022
Global crypto-assets capitalization	250 000	750 000	2 250 000	5 250 000	11 500 000
Assets under WealthMan management	5 000	15 000	45 000	105 000	230 000
WealthMan market share	2%	2%	2%	2%	2%
WealthMan revenue	40	100	300	660	1 420
WealthMan Buyback fund	23,999	59,996	179,992	395,983	851,971





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