

INVESTMENT TEASER

WealthMan

Decentralized
Wealth Management
Platform



wealthman.io



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Summary

Based on reports of leading consulting companies¹ 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.

¹ 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.

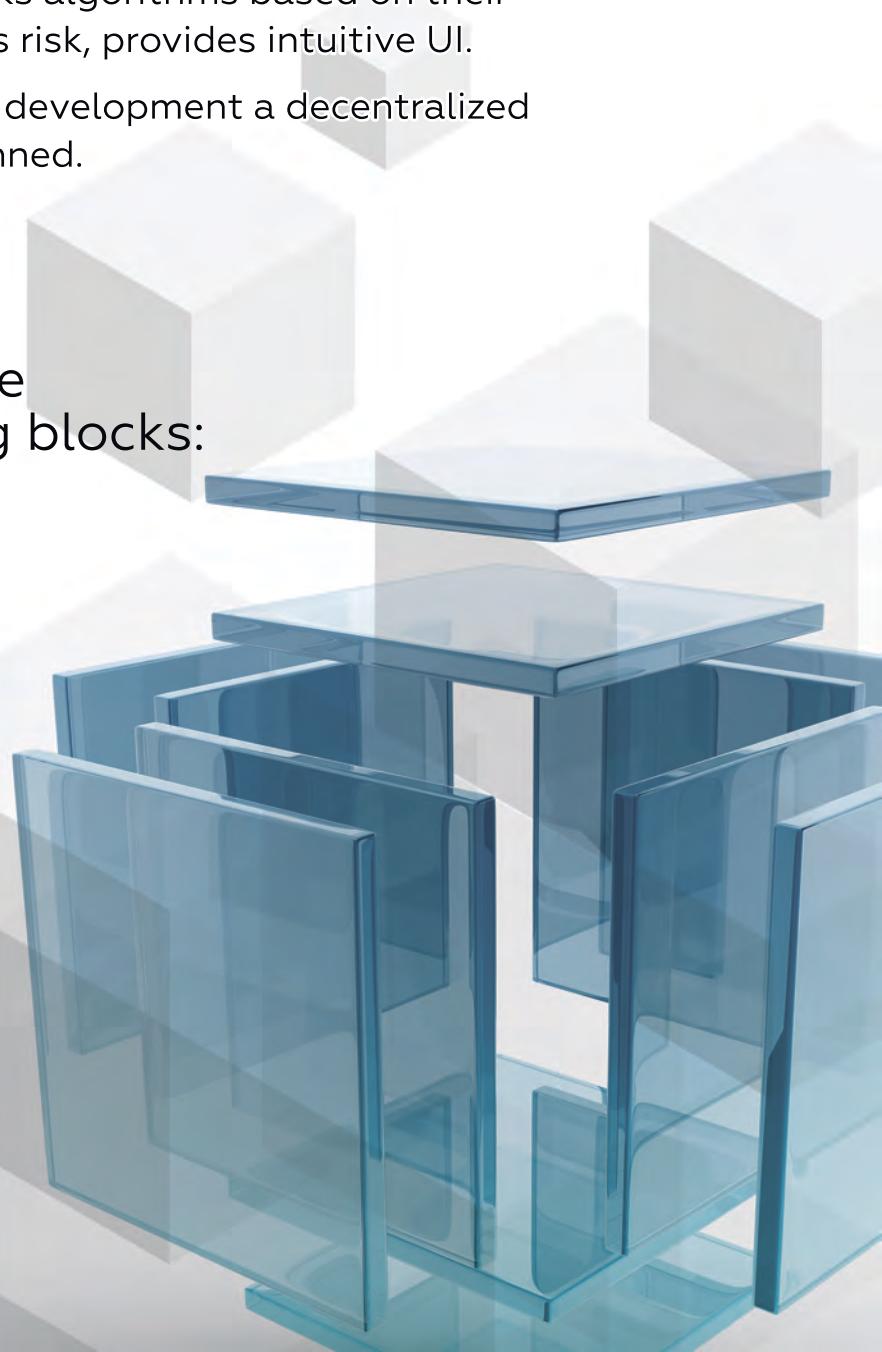
WealthMan platform analyses and separates effective algorithms from the losing ones and provides recommendations for investors based on their risk profile.

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

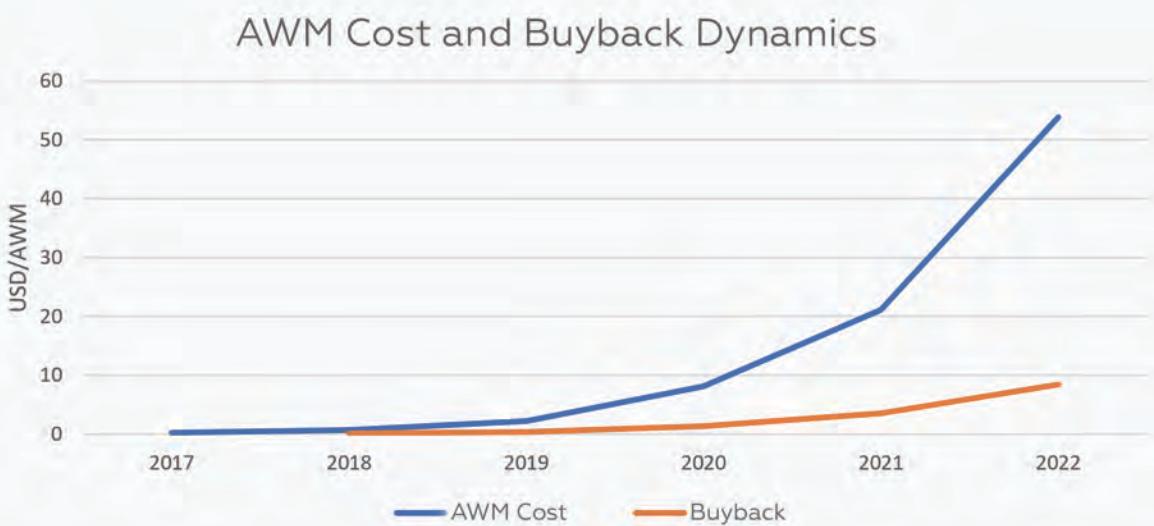
INVESTMENT CONDITIONS

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

AWM Price and buyback

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

INITIAL TOKEN PRICE – \$0.25
2018 - \$0.77 **2022** - \$53.91²
 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%

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

Market Overview

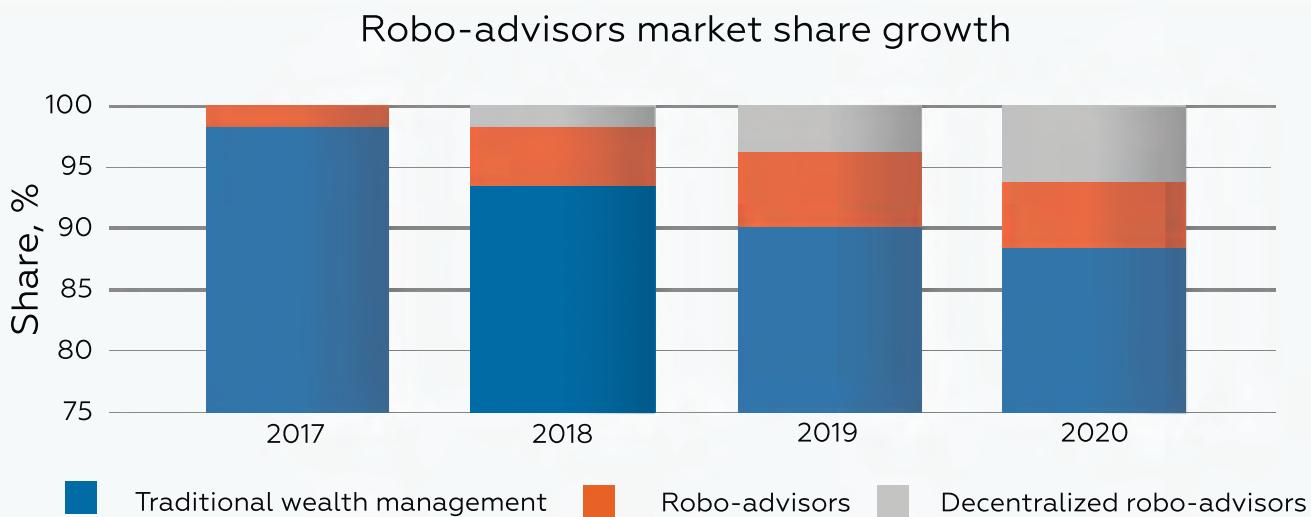
Modern wealth management industry has noticeable imperfections, such as:

- ▶ 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!



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



Road Map

June 2017

Decentralized Wealth Management R&D

- ▶ Assembling the team and developing the Concept of Decentralized WM Platform
- ▶ Business logic map
- ▶ Risk profiling, rating, DAO management methodology
- ▶ White Paper
- ▶ Developing the smart-contract and user interface

January 2018

- ▶ Pre-ICO
- ▶ Release of the platform's alpha version (front-end - for the investors and wealth managers, backend - algorithm testing and execution, data flow)
- ▶ Platform testing
- ▶ Development of application for algorithm writing and testing for wealth managers
- ▶ Attracting wealth managers to the wealth management platform
- ▶ Online tutorials on how to use the platform's tools to program algorithms
- ▶ Launch of the PR campaign for pre-ICO and ICO

July 2018

- ▶ Release of the platform's beta version
- ▶ Launch of the PR campaign to attract the market participants to the wealth management platform

September 2018

Release of the 1.0 version of the platform

- ▶ modules of portfolio forming and balancing are operational;
- ▶ centralized robo-advising + wealth manager advising;
- ▶ all components – calculations, execution, data storage – are centralized

April 2019

Release of the 2.0 version of the platform

- ▶ centralized robo-advising;
- ▶ decentralization of calculations;
- ▶ execution, data storage – are centralized

September 2019

Release of the 3.0 version of the platform

- ▶ modules of portfolio forming and balancing are operational;
- ▶ modules of structuring asset ownership are operational;
- ▶ decentralization of calculations;
- ▶ decentralization of execution;
- ▶ data storage is centralized

April 2020

Release of the 4.0 version of the platform

- ▶ fully decentralized robo-advising;
- ▶ decentralization of calculations;
- ▶ decentralization of execution;
- ▶ decentralization of data storage

Future

- ▶ WealthMan taking advantage of conventional assets being digitalized
- ▶ Step by step approaching our vision
- ▶ All modules are fully operational

Team



Andrei Huseu
CEO, Business model
Developer



Olga Pershina
CFO



Alexander Bayov
Head of Strategy



Dens Kus
Software engineer
Manager



Vlad Tanasescu
Software Developer



Eugene Matyushkin
Legal team Lead



**Alexander
Pougatchevskiy**
International
Coordinator



Irina Voronina
Project Manager



Daniel Grishin
Junior Project Manager

Advisors



**Ekaterina
Korolkevich**
Lifestyle & IR Adviser



**Paulius
Stankevicius**
Global PR Adviser



Kirill Razgulyaev
Blockchain and
cryptography Advisor



Dmitry Khan
Technical architecture
Advisor



Nikita Harchev
Strategy Adviser



Roman Lvov
Expert-Mentor, real
estate-based assets
Advisor



**Aleksandr
Khoperskiy**
Cybersecurity Advisor