

Wealthaid Max

WHITE PAPER

1

CONTENTS

Introduction: Wealthaid Max

Cryptocurrency & Bitcoin 2.1 Overview

What is Cryptocurrency What is Bitcoin

2.2 Characteristics of Cryptocurrencies 2.3 History of Bitcoin Price

Cryptocurrency's Future & Value

3.1 Built-in Scarcity Supports Value & Inflation Protections - Increasing Adoption, Utility, and Growth

3.2 Self-Interested, Self-Policing & Robust Privacy Protection

3.3 Loosening of Government Currency Monopolies

3.4 Prevent Governments from the Practice of Unjust Financial Retribution

3.5 Generally Cheaper than Traditional Electronic transactions

Risk & Limitations of Cryptocurrency Investments

4.1 Security Breaches

4.2 Online & Offline Wallet Safety

4.3 Fraudulent Cases & High-Risk Projects

4.4 Lack of Regulating Body and Legal Infrastructure

4.5 Volatility and Uncertainty

Our Solution, Wealthaid Max Fund

5.1 Higher Return/Low-Risk Investment Opportunities

5.2 Professional Crypto-Portfolio Management 5.3 Asset & Fraudulence Protection

5.4 Low Fees & Risk Free

Fund & Portfolios

6.1 Types of Investment Opportunities

6.2 Diversified Portfolio Composition & Valuation

6.3 Customization of Investment Portfolios

Fund Model

7.1 Getting Started

7.2 Add More Fund

7.3 Deposit & Withdrawal

7.4 Wealthaid Max Dashboard & Reports 7.5 Terms & Service

About Wealthaid Mining

8.1 Overview of Parent Company

Introduction: Wealthaid Max

With over 6 years of professional experience in both cryptocurrency and capital investment fields, Wealthaid Mining is excited to present its latest development in the field of cryptocurrency investment which will not only lower your risk but also ease your investment activities and transition into cryptocurrency.

Getting started with Cryptocurrency investment has never been this easy. Wealthaid Mining is proud to introduce Wealthaid Max. Wealthaid Max is an investment firm in Singapore focusing on cryptocurrency and blockchain investment, by applying professional trading, capital investment, and portfolio management into digital assets.

It provides a private fund that strives to offer investors high investment returns, minimized risks, and a convenient approach to the allocation of investor's assets into cryptocurrency.

And just like a Mutual fund, which is known for providing convenient investment opportunities, Wealthaid Max fulfills this in the Cryptocurrency field by offering diverse investment opportunities while eliminating the obstacles and complications that exist when investing in the crypto market.

2.1 Overview

Cryptocurrency & Bitcoin

What is Cryptocurrency?

A cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. This new form of a digital asset is based on a network that is distributed across a large number of computers, also known as blockchain technology. This decentralized structure allows them to exist outside the control of governments and central authorities, creating opportunities that would otherwise be controlled or red taped by government regulations that are based on the traditional sense of fiat currency. James Angel, an associate professor at Georgetown University in Washington D.C., who studies financial technology, has described cryptocurrencies as “non-governmental digital assets that are widely tradeable,”.

What is Bitcoin?

Bitcoin is the first cryptocurrency to be developed, making bitcoin the pioneer of cryptocurrencies. It originated from the white paper that was published in 2008, under the pseudonym “Satoshi Nakamoto.” Published via a mailing list for cryptography, the whitepaper has a similar appearance to that of an academic paper. The creators’ original motivation behind Bitcoin was to develop a cash-like payment system that permitted electronic transactions and which also includes many of the advantageous characteristics of physical cash, enhancing peer- to-peer transactions without governmental interventions.

2.2 Characteristics of Cryptocurrencies

Decentralized Control - Immutability

Cryptocurrencies' supply and value are controlled by the activities of their users and highly complex protocols that are built into their governing codes that are almost impossible to fail or be vulnerable to attack. Hence, it is resistant to collusion for the use of financial manipulation. Cryptocurrency is also not governed and influenced by the conscious decisions of central banks or other regulatory authorities, making it fault tolerance and immutable.

Trustless

With its decentralized nature and governance that's resistant to the influence of any outside forces, Cryptocurrency is a trustless network as its system verifies and validates the ecosystem within itself without any external factors/help. In addition to that, the blockchain in which the codes and transactions are rendered and stored, is public and resistant to hacking due to its complex nature, hence acting as a public ledger that every individual in the network has access to and can trust.

Exchange With Fiat Currencies

Importantly, cryptocurrencies can be exchanged for fiat currencies in special online markets, where each cryptocurrency has a variable exchange rate with major world currencies (such as the U.S. dollar, British pound, European euro, and Japanese yen). However, cryptocurrency exchanges are somewhat vulnerable to hacking and represent the most common venue for digital currency theft by hackers and cybercriminals.

Finite Supply - Deflationary

Most, but not all, cryptocurrencies are characterized by finite supply, scarcity. Their source codes contain instructions outlining the precise number of units that can and will ever exist. Over time, it becomes more difficult for miners to produce cryptocurrency units until the upper limit is reached and new currency ceases to be minted altogether. Cryptocurrencies' finite supply makes them inherently deflationary, more akin to gold and other precious metals – of which there are finite supplies – as compared to fiat currencies, which central banks can, in theory, produce unlimited supplies of.

Political Independence

Due to their political independence and essentially impenetrable data security, cryptocurrency users enjoy benefits not available to users of traditional fiat currencies, such as the U.S. dollar, and the financial systems that those currencies support. For instance, whereas a government can easily freeze or even seize a bank account located in its jurisdiction, it's very difficult for the government or regulatory authorities to do the same to the funds held in cryptocurrency – even if the holder is a citizen or legal resident.

Privacy and Anonymity

Despite its transparency of transactions, that are stored on an open ledger (the blockchain), many cryptocurrency users employ pseudonyms that are unconnected to any information, accounts, or stored data that could identify them. Though it's possible for highly skilled community members to deduce users' identities, newer cryptocurrencies (post-Bitcoin) have additional protections that make it much more difficult. This gives users the ability to make transactions without unnecessary attention or digital fingerprint that could have repercussions in one's personal or professional matters

The price started becoming volatile after reaching these highs. This was also influenced by the rumors that there is a lack of security at Mt. Gox, as well as poor management, which made the market nervous of such price spikes. People also started to have problems withdrawing their money from the exchange. Hence, despite the price reaching a high of \$1,079 on Dec. 4, 2013, it fell to around \$760 by December 7, a drop of around 29% over a couple of days.

2014

Trading stabilized to some degree to around \$920 in January 2014. However, there was another major crash in early February, around the time that Mt. Gox exchange filed for bankruptcy protection in Japan. Bitcoin was trading at around \$850 on February 4, but it cratered to around \$580 by February 16—a decline of around 32%. The price then fell into a slower and more gradual decline. The currency was trading at around \$600 in the middle of July 2014 but slowly eroded away to around \$315 by the start of 2015.

2015 - 2016

The price stabilized to some extent during the summer of 2015. However, early November 2015 saw another massive spike. The currency went from around \$275 on October 23 2015 to a brief close

of about \$460 on November 4 2015 on certain exchanges. The currency sold off somewhat and traded around \$360 at the end of November 2015. Through 2016 Bitcoin steadily rose, breaking through \$1,000 by early 2017.

2017 - 2018

In the fall of 2017, the price of bitcoin began to rise. In October of that year, the price broke through \$5,000 and doubled again in November to \$10,000. Then, in December, the price of one bitcoin reached nearly \$20,000. Several commentators and critics called this a price bubble, many making comparisons to the Dutch Tulip Mania of the 17th century. Indeed, just a few weeks later, the price of bitcoin fell rapidly, crashing all the way down below \$7,000 by April 2018 and below \$3,500 by November 2018.

2019 - 2020

In 2019, bitcoin saw a new resurgence in price and volume, rising in fits and bursts to around \$10,000 by June.⁷ However, as history tends to repeat itself, by the end of the year, the price of bitcoin fell back down to around \$7,000 and has been fluctuating since. In

2020, bitcoin capped at just under \$10,000 and hit a low of about \$5,000 with the market crash in March. However, as of December of 2020, prices of Bitcoin skyrocketed to a high of \$20,000 and have been hovering in the high \$10,000s.

Cryptocurrency's Future & Value

Cryptocurrencies have gained a lot of global interest and attention since the invention of Bitcoin by Satoshi. However, it is this sudden explosion of the cryptocurrency market growth and dramatic increases in its prices over a short period of time that cryptocurrencies are still viewed as just instruments for financial institutions.

Nonetheless, as cryptocurrency is further explored throughout different industries and in our everyday life, other important

fundamentals and characteristics of cryptocurrency that were created, but neglected, since the creation of Bitcoin, will soon be brought forward and adopted to help bring a new era of global finance and economy. The following below are the values and characteristics of cryptocurrencies that will help bring forth this new era for Bitcoin and cryptocurrencies, and its diverse possibilities in our complex networks.

Most cryptocurrencies are hardwired for scarcity – their source code specifies how many units can ever exist. In this way, cryptocurrencies are more similar to precious metals than fiat currencies. And just like precious metals, they offer some inflation protection that is currently unavailable to some fiat currency users, who might be suffering from repercussions in the global economy, as governments and central banks go into full stimulus mode to combat damage from pandemics and the effects of the global economic ecosphere.

As the value and inflation protection of cryptocurrencies increases, the adoption of cryptocurrencies has seen a surge not only within individual investors and users but also among big financial players, as a tool for inflation hedging. This growth in adoption has resulted in an increase in cryptocurrencies' usage, not only for trading but also in many other forms of complex usability. This will not only increase cryptocurrency's benefits and utility but also demand and value in the long run.

Mining is a built-in quality control and policing mechanism for cryptocurrencies. Because they're paid for their efforts, with cryptocurrency, miners have a financial stake in keeping accurate, up-to-date transaction records – thereby securing the integrity of the system and the value of the currency.

Cryptocurrencies offer a reliable alternative means of exchange outside the direct control of national banks, such as the U.S. Federal Reserve and European Central Bank. This is particularly attractive to people who are worried about quantitative easing (central banks' "printing money" by purchasing government bonds) and other forms of loose monetary policy, such as near-zero inter-bank lending rates, which would lead to long-term economic instability. Therefore, with the availability of cryptocurrency as a stable alternative, governments are less likely to push their currencies to dangerous levels which could cause long-term damage not only to the nation's currency but also to its people.

Thus, many economists and political scientists expect world governments to co-opt cryptocurrency, or at least to incorporate aspects of cryptocurrency (such as built-in scarcity and authentication protocols) into fiat currencies which could potentially satisfy some cryptocurrency proponents' worries about the inflationary nature of fiat currencies and the inherent insecurity of physical cash. Consequently, this would also help to limit governments' currency control and monopolies that would negatively impact its currency and people.

When citizens in repressive countries run afoul of their governments, said governments can easily freeze or seize their domestic bank accounts, or even reverse transactions made in local currency.

3.4 Prevents Government from the Practice of Unjust Financial Retribution

Wealthaid Max / White Paper

This is of particular concern in autocratic countries such as China and Russia, where wealthy individuals who run afoul of the ruling party frequently find themselves facing serious financial and legal troubles of dubious provenance.

Unlike central bank-backed fiat currencies, cryptocurrencies are virtually immune from authoritarian caprice. Cryptocurrency funds and transaction records are stored in numerous locations around the world, rendering state control – even assuming international cooperation – highly impractical. It's a bit of an oversimplification, but using cryptocurrency is almost similar to having access to a theoretically unlimited number of offshore bank accounts.

Decentralization is, therefore, problematic for governments who are accustomed to employing financial leverage (or outright bullying) to keep troublesome and even righteous elites in check for accomplishing government agenda. Hence, the availability of cryptocurrency as an alternative asset, for the people, would help prevent governments from practicing unjust financial retributions, and influence a more honest and fair governance system rather than unchecked authority over its citizens.

The concepts of blockchains, private keys, and wallets effectively solve the double-spending problem that ensures that new cryptocurrencies aren't abused by tech-savvy crooks for the purpose of duplicating digital funds. Additionally, Cryptocurrencies' security

features also eliminate the need for a third-party payment processor – such as Visa or PayPal – to authenticate and verify every electronic financial transaction as transactions are accurately vetted and processed by miners.

3.5 Generally Cheaper Than Traditional Electronic Transactions

This results in the elimination of mandatory transaction fees as they are no longer needed to support the payment processors' work – since miners, the cryptocurrency equivalent of payment processors, earn new cryptocurrency units for their work.

Furthermore, cryptocurrencies also treat international transactions no different from domestic transactions, making transactions either free or with only a nominal transaction fee, no matter where the sender or recipient is located. This is a huge advantage as compared to international transactions involving fiat currency, which almost always consist of special fees that can be very expensive, sometimes exceeding 10% or 15% of the transferred amount. Therefore, transactions made through cryptocurrency are drastically cheaper than traditional electronic transactions of fiat currencies.

Risk & Limitations of Cryptocurrency Investments

Despite blockchain technology's strong security protocols, self-policing, and self-regulating characteristics for countering transactional manipulation and fraud, which has allowed cryptocurrency to create opportunities for safer investment and currency governance, there are still limitations and weaknesses in this industry as cryptocurrency, its structure, and its growing usability are explored and adopted into our economic systems.

And though cryptocurrency is maturing from its initial stages, there are still risks and limitations that have yet to be resolved. Every investor and user of cryptocurrency is responsible for being aware and understanding these risks before carefully maneuvering within its system and offerings. The following below are some of the crucial risks that exist in today's cryptocurrency market.

Wealthaid Max / White Paper

4.1 Security Breaches

We are in a completely new era where virtual currencies are challenging traditional monetary forms. However, that brings with it the risk of being hacked or compromised by cybercriminals.

Security breaches should be a concern that is at the top of the list for any potential crypto investor. Though not as prevalent in the traditional financial markets, such as stocks and bonds, cryptocurrency exchanges are prone to hacks and there have been security breaches that led to sizable losses for investors who have had their digital currencies stolen forever. Furthermore, even the top crypto trading exchanges will not ensure virtual tokens if your account were surreptitiously hacked or taken over. Therefore, any security breach must be taken seriously with immediate action to recover and further protect all digital assets.

4.2 Online & Offline Wallet Safety

As cryptocurrencies are not physical assets, there are only two ways in which cryptocurrency can be stored, either online (digital wallet) or offline (cold storage), in which both are prone to safety concerns.

The first is the digital wallet which can be accessed via private keys. Therefore, protecting your key and wallet from cyber predators will be your primary goal. However, despite stringent protocols and security measures in exchanges and online wallets, there are some that prefer not to keep their digital assets online due to the aforementioned risk of cyberattacks and theft.

This leads to the second option which utilizes the offline "cold storage" options, such as hardware or paper wallets, storing your cryptocurrencies offline into physical hardware. However, cold storage also comes with its own set of challenges, namely the risk of losing your private keys, which would make it impossible to access your cryptocurrencies, human error, which includes losing or accidentally breaking a physical wallet, or technical glitches, which renders the wallet inaccessible and unusable. Although offline storage isn't a foolproof method, it certainly is a solid preventative measure from cyber attacks.

4.3 Fraudulent Cases & High-Risk Projects

Frauds and scams are also rampant in the crypto industry. Hypesters who promise investors dazzling returns are typically unable to fulfill their lofty promises, as they far too often peddle fool's gold rather than legitimate blockchain projects. Therefore, investors have to be careful not to buy into the hype as they can suffer brutal losses when these projects eventually fail.

Another important aspect is to understand that cryptocurrencies and blockchain, in general, are cutting-edge technologies. While that makes them exciting, it also increases the risks for investors as much of this tech is still being developed and is not yet proven in

real-world scenarios. Buying cryptocurrency is very much early-stage investing, and investors should expect venture-capital-like outcomes in which the vast majority of crypto projects are likely to fail and become worthless. Since there are thousands of blockchain projects, and competition is fierce, only a small number of projects will ultimately succeed, and these big wins are not guaranteed to be enough to offset the many losses.

4.4 Lack of Regulating Body and Legal Infrastructure

As there is no regulating body to control the functionalities of most cryptocurrencies, including bitcoin, there will be no assistance for any issues or problems due to technical glitches or individual negligence, hence putting investors at risk of losing all crypto assets with no resolution.

In addition, there is an absence of legal infrastructure and legislative protection for investment and investors in cryptocurrency projects as the industry is relatively new. And since most cryptocurrency projects are still unregulated, investors are at total risk of completely losing all investments without the usual investment protection laws in traditional markets. Therefore, every investor will be solely responsible for their own due diligence when maneuvering this industry.

4.5 Volatility & Uncertainty

Cryptocurrencies have risen and fallen quite violently over the last few years. In fact, Cryptos tend to be 10x or more volatile and erratic than other instruments such as gold, stocks, and other commodities. This volatility is a double-edged sword. Investors love the upside volatility, but when prices begin to fall like a knife, the heightened volatility becomes a drawback.

One of the main reasons for this is the uncertainty that surrounds most cryptos. No one really knows for sure if cryptocurrency is just a bubble or the future of currency and finance. It is this heightened uncertainty that causes huge shifts up and down in the price value of these instruments, making it almost impossible for one to predict when the value will next rise or fall. Therefore, anyone who is interested in investing in this market would have to be constantly updated with the market scenario and its volatility rate, and willing to take the risks that are involved in this industry.

Our Solution, Wealthaid Max

After 2 years of research and development into cryptocurrency investment trends, risks, and opportunities, Wealthaid Mining proudly presents Wealthaid Max, an investment firm in Singapore focusing on cryptocurrency and blockchain investment, by applying professional trading, capital investment, and portfolio management into digital assets, providing a private fund that aims to provide a convenient and easy approach to investing in cryptocurrencies without the risks and limitations that exist in the crypto markets.

With our expertise and experience from our parent company Hashcube, which has had over 6 years of profitable investments in the crypto market, we offer an easy approach of investment into Cryptocurrencies, Defi Projects, Crypto Securities, and Blockchain Technology, without risks and limitations that exist in the industry.

We are offering investors multiple uniquely designed portfolios to choose from. Each portfolio is composed of carefully curated variations of cryptocurrencies that will also offer different investment strategies, creating diversified opportunities while minimizing risks. We will also eliminate the complications and risks that exist in the management and holding of cryptocurrency investments and assets, providing ease for investors as they begin their journey into the cryptocurrency market. The following are advantages that Wealthaid Max offers to investors who wish to safely invest in the crypto market.

5.1 High Return/Low Risk Investment Opportunity

In 2013, the Market capitalization of cryptocurrency was at 10.6 billion USD, and by 2018, it grew by +1100% to 128 billion USD. And just last year, between 2018 to 2019, the market cap grew by an astounding +84% to 237 billion USD. As of November 2020, the market cap has reached over 364 billion USD and despite the large increase, experts believe that there is still strong potential for growth as the crypto market has yet to mature. As the crypto industry further develops while the adoption of cryptocurrency and technology continues to grow, the cryptocurrency market is expected to produce even higher returns for the years to come.

At Wealthaid Max, our investment portfolios, which are composed of cryptocurrencies, Defi projects, and blockchain technology, are expected to produce high returns similar to that of the crypto market. However, the risks of cryptocurrency investments are also similarly

high and a big concern for investors as the industry is still vulnerable to frauds and bubbles in its early stages. In order to help protect our portfolios and investors, we have performed strict financial analysis and simulations on all our portfolios to ensure the best combination of assets that will reduce exposure to volatility and potential risks.

Through our due diligence, Wealthaid Max is proud to present a range of well- diversified portfolios that are tailored to providing different investment strategy opportunities. All our portfolios are also built specifically with complementing categories of assets to help maximize investment returns while lowering its potential exposure to risks.

5.2 Professional Crypto-Portfolio Management

Wealthaid Max which is an investment firm in Singapore focusing on cryptocurrency and blockchain investment, by applying professional trading, capital investment, and portfolio management into digital assets, provide an easy approach of investment into Cryptocurrencies, DeFi Projects, Crypto Securities, and Blockchain Technology, without risks and limitations that exist in the industry. Hashcube/Wealthaid Mining, that has had over 6 years of experience in cryptocurrency investments. Since its beginnings, Hashcube has grown its personal investment portfolio by more than 2000% from an initial investment of \$1 million USD to over \$20+ million USD in 2020. With our previous success story, we're bringing over our experienced analysts into the Wealthaid Max portfolio management team to offer investors our specialized expertise in the crypto market.

The analysts who will be managing Wealthaid Max funds have had years of professional crypto asset management experience, and have the knowledge and skills to reliably provide due diligence, research, and accurate analysis during the asset selection process for our investment portfolios. With our team of experts, we will be able to efficiently identify risk, volatility, or opportunity in our crypto assets to effectively manage and improve our portfolio's positions and perform consistently. Therefore, through our fund, investors can safely invest in crypto assets with peace of mind and not fret over the volatile crypto market as our management team will act swiftly to ensure the best performance from our portfolios.

5.3 Asset & Fraudulence Protection

In 2019, Ponzi schemes and other frauds involving cryptocurrencies and ICO projects lured a breathtaking \$4.3 billion USD, bigger than the combined \$3 billion USD in 2017 and 2018.

With the exponential growth of the cryptocurrency market and value within the last 5 years, crypto crime has also seen its fair share of increase through dubious initial coin offering and hacks. However, despite its stellar improvement in security protocols, cryptocurrencies are still vulnerable to fraud and human error. In fact, 90% of funds stolen are well-orchestrated scams that mimic investment opportunities - and for many, their assets and wallets will never be retrievable again. Hence, just owning cryptocurrencies, exposes investors to the ongoing risks as blockchain and cryptocurrency- related technologies are still experimental and, at best, speculative.

5.4 Low Fees & Risk-Free

At Wealthaid Max, we understand the volatility and risks associated with investing in cryptocurrencies and would like to provide safer and low-cost opportunities for investors to explore and get started in crypto investments. Therefore, we strive to provide full transparency of our investors' funds while only charging a 10% fee on investment profits and absolutely no fees on investments that have yet to see any earnings. There is also no cost and hidden fees for the management of our investor's funds.

Additionally, Wealthaid Max will also absorb all costs from any unforeseen circumstances that result in the hurt or loss of assets that the fund holds, providing investors with investment opportunities in cryptocurrency that are free from the risks of uncertainty and limitations that exist in cryptocurrency investments. (Please view 5.3 for the applicable risks and limitations)

Wealthaid Max / White Paper

Fund & Portfolios

In Wealthaid Max we understand that there are investors who are looking for safe and consistent investment gains that are above-market interest rates, while others look to get into cryptocurrency investment conveniently through portfolios of cryptocurrency assets for stronger gains. Therefore, we are offering different types of investment opportunities to our investors who wish to invest in the cryptocurrency mark.

6.1 Types of Investments Opportunities

In Wealthaid Max, we offer 3 kinds of investment opportunities to our investors who wish to invest in the cryptocurrency market:

1. Wealthaid Max Fund Diversified High Return Portfolio (min. 6 months holding term)

This type of portfolio will have been specially analyzed and curated by our analysts, composed of multiple cryptocurrencies, DeFi projects, crypto finance institutions, and blockchain technology projects all in different proportions within the portfolio. Investment in this portfolio will require a minimum of 6 months holding term and is only subjected to a 15% fee on any investment profits.

6 months minimum holding term

1000 USD as the minimum investment amount

15% commission on returns only*

No guaranteed, although high return expected. Approximate 12% APR or more expected.

Portfolio asset details and composition can be customized and can change without prior notice to investors.

Type 1 Investment Suitable for:

Prioritized portfolio as it composed of many cryptocurrency sectors
Investors who are looking to get involved with investing in
cryptocurrency without complications of understanding DeFi,

blockchain technology. Our portfolios, which are built by expert analysts, will help you invest safely in cryptocurrencies that offer high returns with the lowest risks.

Wealthaid Max / White Paper

2. The Wealthaid Max Fund Cryptocurrency Portfolio (min. 6 months term + 3% Return Guaranteed)

This investment type allows you to invest directly into Wealthaid Max's Fund which guarantees a 5% return on investment for every year regardless of the profit or loss of this fund. However, there will be a minimum holding term of 6 months. Initial investment and gained interest rate will be redeemed in cryptocurrency according to the portfolio.

6 months minimum holding term

Fixed 5% Annual Interest Rate Guaranteed on Investment

Capital worth 1000 USD as the minimum investment amount

Interest rate earning will be deposited to a person's bank account on the first day of each month.

May Request to Withdraw the fund before holding term, the interest rate will be reduced;

1-2 Month = 1% APR 3-4 Month = 1% APR 5-6 Month = 2% APR

Type 2 Investment Suitable for:

Investors who are looking to gain investment returns from the high returns crypto market, but do not want to be exposed to any risks or

volatility associated with it. This associate fund offers a return of initial investment amount and interest rate in Cryptocurrency hence your return may result in a high return or low return depending on the cryptocurrency market. Most suitable investment for investors who are currently holding.

Wealthaid Max / White Paper

3. Wealthaid Max Mutual Fund **(min. 1-year holding term + 6% Return Guaranteed)**

This investment type allows you to invest directly into Wealthaid Max's Fund which guarantees a 5% return on investment for every year regardless of the profit or loss of our Mutual Fund. However, there will be a minimum holding term of 1 year for this portfolio.

1-year minimum holding term

Fixed 5% Annual Interest Rate Guaranteed on Investment

1000 USD as the minimum investment amount

Interest rate earning will be deposited to a person's bank account on the first day of each month.

May Request to Withdraw the fund before holding term, the interest rate will be reduced;

1-6 Month = 1% APR 6-12 Month = 3% APR 12+ Month = 6% APR

Type 3 Investment Suitable for:

Investors who are looking for safe and consistent returns but do not want to be exposed to any risks or volatility associated with it. Our

Mutual Fund offers strong guaranteed returns to help you beat inflation and grow your investment/savings portfolio.

Wealthaid Max / White Paper

6.2 Portfolio Composition & Valuation

The Portfolios hold compositions of specially chosen cryptocurrencies, DeFi, Blockchain technology, and Crypto Finance. Wealthaid Max offers multiple Diversified Portfolios to provide investors with different investing strategies and opportunities according to the fund option investor has chosen. Interested Investors will have to refer to the current portfolio offering of that period as our portfolio is monitored and revised according to market conditions, performance, and volatility.

6.3 Customization Investment Portfolios

Wealthaid Max also offers customized portfolios to help investors create portfolios that are tailored to their liking and needs, to offer the best investment experience. Simply contact the Wealthaid Max team and we will contact you to discuss, offer recommendations and help build your customized investment portfolio. Portfolios can be customized based on asset (cryptocurrencies) and their composition (percentage) within the portfolio.

Fund Model

7.1 Getting Started

Getting started in cryptocurrency has never been this easy. With Wealthaid Max, contact Wealthaid Max of your choice from our list of specially curated portfolios or the fund options provided. Confirm the selection and amount through our team. Once your request has

been confirmed, our team will send the fund investment contract agreement of your option and the bank account/deposit address will be sent over to your email. Deposit the amount that you specified and once we receive it, your investment in our portfolio will be confirmed. The approximate date of fund execution starting date is 3-5 working days after the amount transferred to our bank account/deposit address.

7.2 Add More Fund

If you would like to proceed to purchase more of our fund that you currently hold, please send the new amount to the bank account/deposit address that was sent previously. Please note that for the remark section, our previous request 'note' has to be exactly the same as before. Bank transfer has to be from the same bank account you have transferred from. Cryptocurrency transfer has to be from the same wallet address as well. If not, please provide more details via email at support@wealthaidmining.com.

7.3 Deposit & Withdrawal

All deposits and withdrawals of investment require 3-5 business days depending on bank and public holidays. Value of tokens within the portfolio at Initial Investment will only be set once the deposit has been received by Wealthaid Max. The value of tokens within the Portfolio during withdrawal will be set once we've received and confirmed the withdrawal request.

7.4 Wealthaid Max Dashboard & Reports

Investors of Wealthaid Max Fund may purchase dashboard features provided by Wealthaid Max, then the investors will have access to your personal investment portfolio through your personal Wealthaid Max Fund Dashboard. In the dashboard, you will be able to view your latest valuations and asset movements and more information on how your investment portfolio is performing. We will also be sharing the latest information and tips regarding the market through your dashboard.

Regardless of the dashboard, at the end of every month, every investor will also receive a full report, accessible in both your email and dashboard. Reports will indicate the current state of your investment portfolio and our expert analysis on possible forecasts, while also informing you of any important information regarding your portfolio or the state of the market that is personal to you.

7.5 Terms & Services

Please refer to our Terms & Conditions either on our website or in your email, together with your contact agreement once your order has been placed.

About Wealthaid Mining

Wealthaid Mining was founded in 2018, aiming to bring easier cryptocurrency mining access to global customers. With 7 years of private mining experience, Wealthaid Mining was the first company in the world that came up with the cloud hosting idea. During the past two years, Wealthaid Mining has been working on improving both product and customer experience. Now, Wealthaid Mining provides a comprehensive mining platform that offers various mining solutions for customers with different needs. With Wealthaid Mining, mining has never been easier.

Wealthaid Mining's mission is to bring great investment opportunities to everyone who is interested in cryptocurrency by providing the best investment experience. Since Wealthaid Mining was founded in 2018 by parent company Hashcube, Wealthaid Mining's mission was simpler than ever. As we are still working our way to perfectly acquire our mission, we are expanding our resources and mining experience to provide an even better mining and investing experience to users. We do not stop developing and improving our

mining and investment service. We believe our mission should continue as long as cryptocurrency remains to be the potential future currency.

Wealthaid Max / White Paper