



welthee

Your financial buddy

WHITE PAPER



welthee

Welthee is a disruptive
zero commission, variable risk
wealth creation
platform, including zero risk,
empowering users
to have multiple streams
of income.

Welthee is the Future of
Financial Freedom.

Your financial buddy



Why Welthee

- Variable risk investment platform, including zero risk
- Patent pending risk mitigation method
- Multiple streams of income
- Regular passive income
- Fully automated diversified portfolios
- Long term portfolios with potential to generate 300% a year
- Short term portfolios built by artificial intelligence software
- Non-custodial, decentralized, secure platform
- Personal, Family and Business Accounts
- 100% legal and fully compliant with regulators
- Money manager accounts.
- Master accounts for broker dealers & financial institutions.
- Secure, based in Switzerland.



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Executive Summary





Executive Summary

The blockchain industry and tokenization of assets is disrupting the financial industry. Investors are offered greater transparency, enhanced security, immutability of transactions, reduced costs, increased efficiency and speed.

From ICO to IEO and STO. In the last four years, over 40 billion dollars have been invested through Initial Coin Offerings in various blockchain projects. In 2019 many companies started to raise funds through Initial Exchange Offerings or through Security Token Offerings.

Decentralized finance. DeFi is becoming one of the most important segments in the blockchain industry. There is over \$1.1 Billion of collateral committed assets on the blockchain in decentralized blockchain projects. There are several decentralized wallets which hold over 10 billion dollars for clients.

How Welthee makes it Better

Patent pending risk mitigation method. Safe and profitable investments have been mutually exclusive terms. Until now. Welthee platform, based on a patent pending risk mitigation method, is empowering investors to create multiple streams of passive income through a very secure, non-custodial platform.

Better than robo advisors. The wealth management firms are offering robo advisory services based on sophisticated AI risk management tools, but the entry threshold is high. Welthee is going to offer a ZERO entry threshold and zero execution fees with access to unprecedented low risk portfolios.

Better than bonds. Welthee provides easy and secure investments. Welthee empowers users through a user-friendly app that makes investing easy, secure and profitable to grow their wealth with near zero risk. Welthee's top priorities are safety and a great user experience. Our culture is driven by these values. We prioritize innovation, challenging the impossible and creating value through leading edge technology.

Better than gold. We have a new and very exciting gold investing method. Gold investing is the most popular for diversifying risk, mainly through futures contracts and derivatives. Gold is one of the most effective hedging methods whenever the markets are in turmoil. Welthee is going to create unprecedented gold-based portfolios that will also benefit the rise of Bitcoin and altcoin prices.

Better than social trading MAM and PAMM. Multi Account Manager (MAM) and Percentage Allocation Management Module (PAMM) allow money managers to manage multiple accounts. Welthee will empower money managers to manage funds for other investors through the non-custodial platform. They will have at their disposal unprecedented risk mitigation tools, a wide variety of financial instruments and fully automated portfolios.



In order to receive the right to manage accounts for others, portfolio managers are required to maintain 1 million Welthee tokens.

Multiple streams of passive income. Welthee is creating an utility token that is empowering users to create several streams of passive income through: token rental, low risk liquidity pool, high risk liquidity pool, low risk portfolios, high risk portfolios and staking.

Institutional platform. Broker dealers, investment funds and other financial institutions will be able to offer their clients a non-custodial investment accounts with a large variety of low and high-risk portfolios, buy and hold wallets and cold storage.

Strategic partnerships. Our strategic partners who have crypto projects that will be included in our investment portfolios will gain significant value from high volume trading for their cryptocurrencies or tokens.

Business Model. Welthee's business model is very straightforward and simple. We are going to generate revenues by including a small percentage of Welthee tokens in the portfolios on the platform. This will generate high trading volume and the price of Welthee token will increase significantly. Money managers are required to hold 1 million Welthee tokens and financial institutions are required to hold 5 million tokens. In the future we will add premium accounts for more benefits and diversification.

Welthee Token Sale. The Welthee token is a utility token, mandatory to access near zero risk portfolios. The token has eleven very specific uses and more benefits that will be announced in:

Welthee is an investment fund focused on exponential projects. We are a disruptive, deceptive, dematerialized, democratized, digitized, demonetized investment fund. Our main focus is risk mitigation.

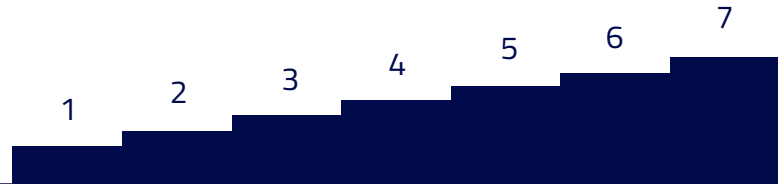
We help millions of people invest with the exact risk they are comfortable with in volatile markets. This has never been possible before. Our platform is going to revolutionize the investment industry.

We invest in technologies that become faster, smaller and cheaper over time.



Exponential growth is core to our projects.

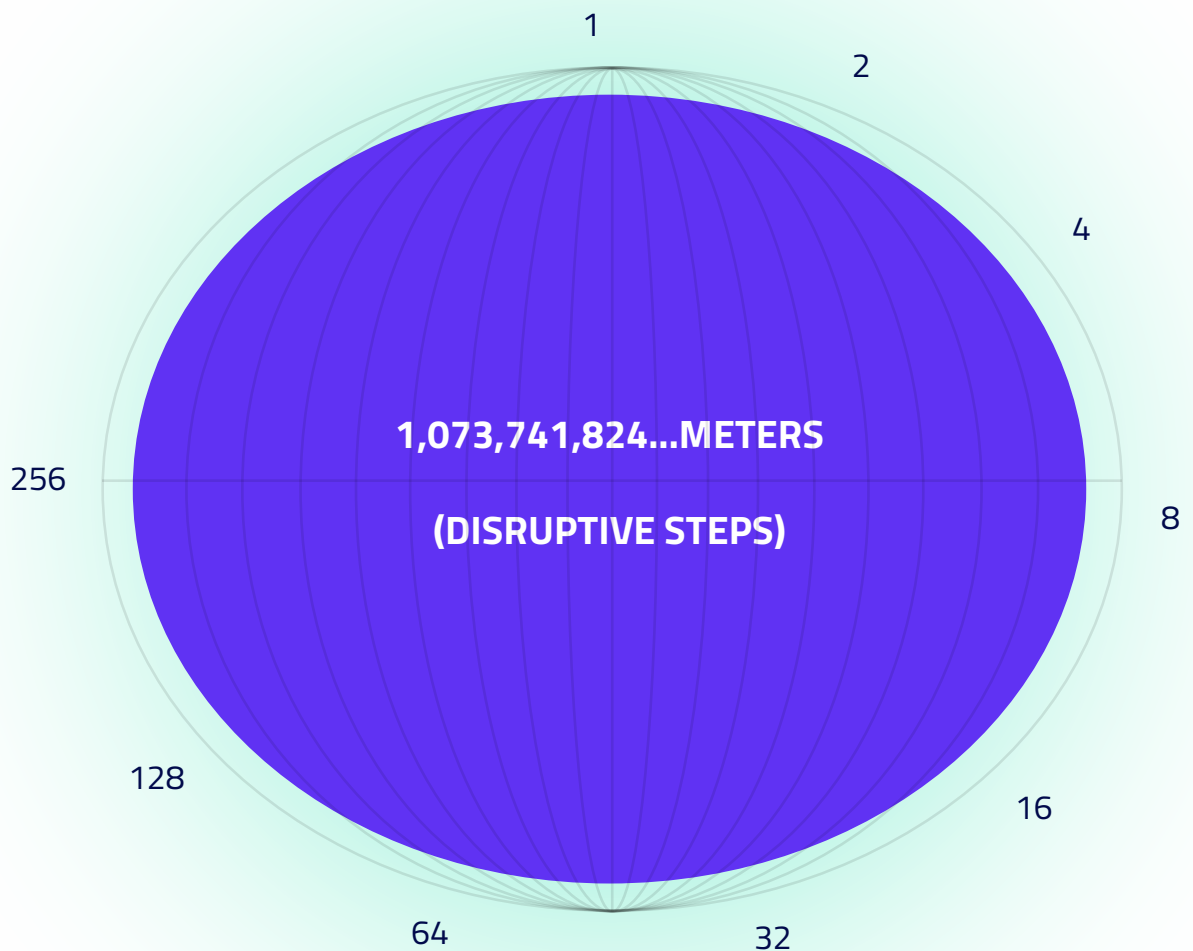
TAKE 30 LINEAR STEPS



versus >

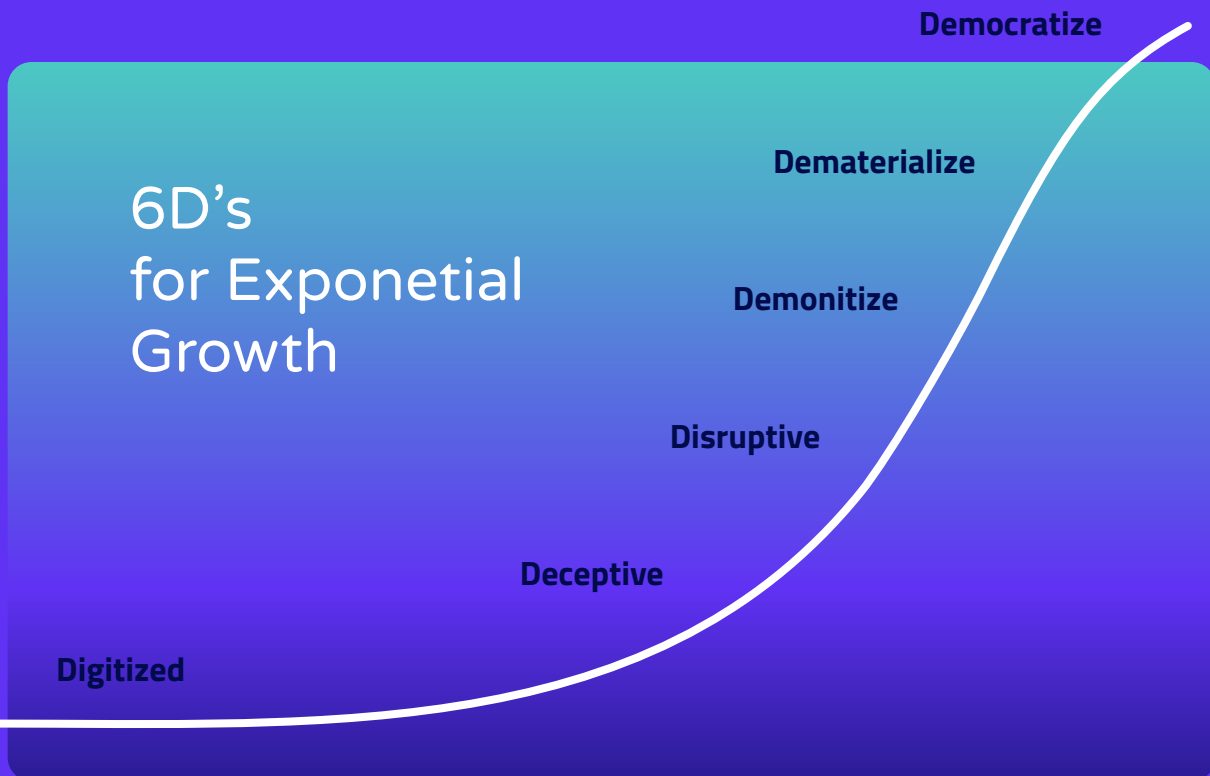
TAKE 30 EXPONENTIAL STEPS

26X Around the World





An important set of criteria for our investments are the 6D's of exponential organizations introduced by Peter Diamandis. "The Six D's are a chain reaction of technological progression, a road map of rapid development that always leads to enormous upheaval and opportunity."



Digitized

Anything that is digitized has the potential to have exponential growth.

Disruptive

Digital technologies outperform in effectiveness and cost. The existing market for a product or a service is disrupted.

Dematerialized

Separate physical products are removed from the equation. Technologies that were bulky or expensive – radio, camera, GPS, maps are now all in a smartphone.

Deceptive

When something is digitized it has an initial period that is deceptive as the growth is not extremely fast.

Demonetized

The technology becomes cheaper, many times free. Money is increasingly removed from the equation.

Democratized

More people can have access to products and services. Powerful technologies are no longer only for the wealthy.



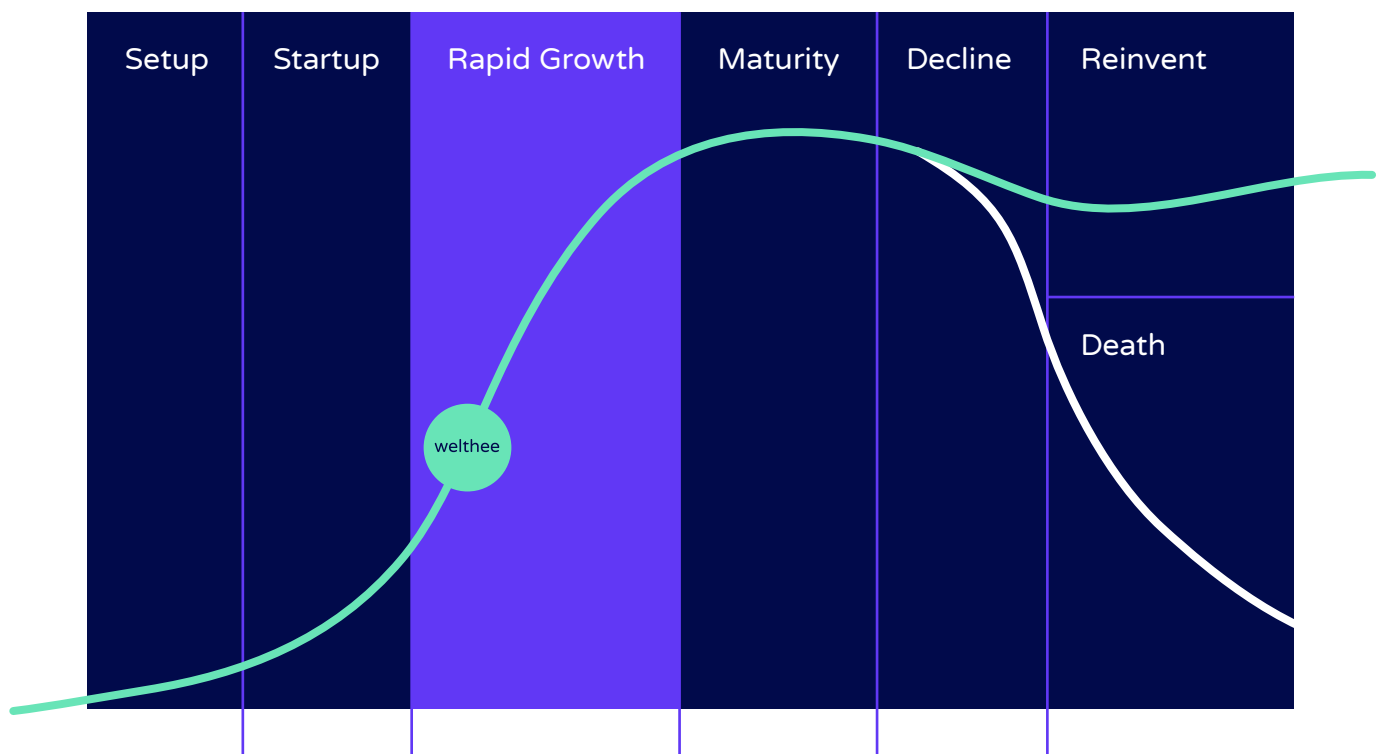
We've combined venture capitalist funds with 6D's of exponential growth.

In a very good article by the Harvard Business Review it states that more than 80% of the money invested by venture capitalists goes into the adolescent phase of a company life cycle.

<https://hbr.org/1998/11/how-venture-capital-works>

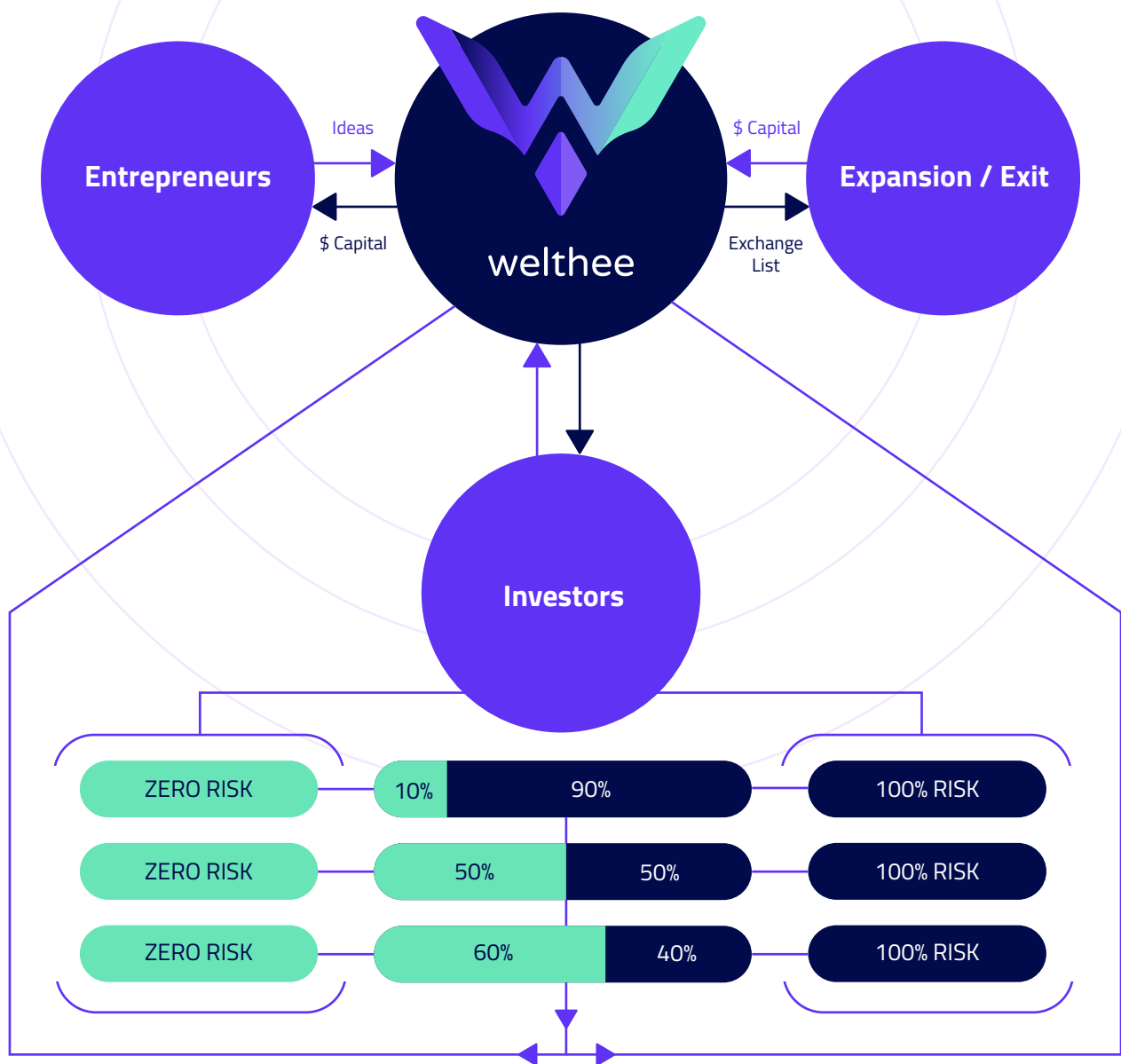
There are five phases in the life of any business: startup, rapid growth, maturity, decline and rebirth or death. We plan to invest into the "rapid growth" time frame. We invest in companies that have a great product and a brilliant team, and which received financing from at least one other VC fund. Also, it is important that the roadmap for the following year has major events that give a good chance for the token price to grow 500%. We have developed a proprietary formula for selecting the companies we invest in.

Lifecycle of a Business





How the Venture Capital industry works





Welthee is developing a launchpad for companies that passed the startup phase and are entering into the Rapid Growth phase. Our proprietary risk mitigation method based on noncustodial portfolios is going to help millions of investors benefit from the exponential growth of the fund.

Disruptive Exponential Growth powered by Welthee & 6D's Concept



State of the Industry

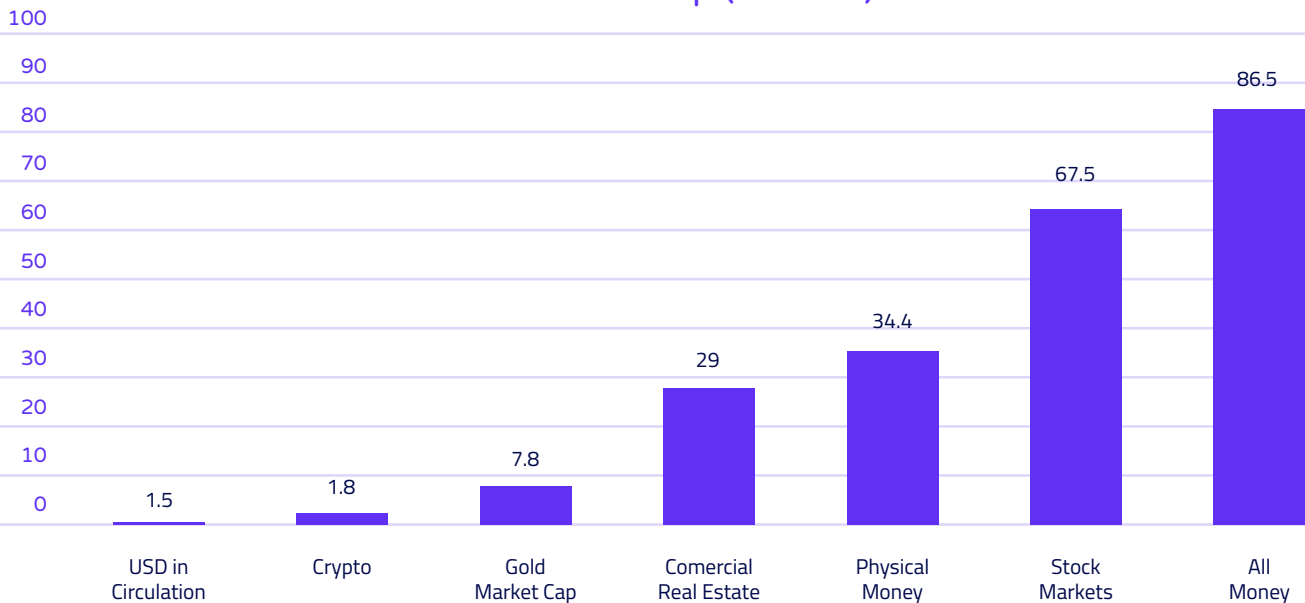




State of the Industry

Looking through a broad lens of money and market capitalization, all the money in the world is around 86 trillion dollars. Money has three important properties: store of value, medium of exchange and unit of account. It's most important function is being a medium of exchange to facilitate transactions.

Market Cap (Trillions)



Through the blockchain technology, having a decentralized ledger system, enhanced security and automation, fees can be reduced down to a fraction. Transactions are done with complete accuracy. Businesses and governments can deliver services more profitably and efficiently. Here are the key features of the blockchain technology:

Greater transparency: anyone can track the movement of funds

Enhanced security: transactions are encrypted and stored across the network

Immutability: after confirmation a transaction cannot be reversed

Reduced cost: the fees for transactions are very low

Cross-border: funds can be sent easily anywhere in the world

Increased efficiency and speed: transfers are almost instant, confirmed in minutes.

The tokenization of assets will disrupt the asset management field in particular and the financial industry in general. Through the process of issuing blockchain security tokens investors are offered a more efficient and fair financial world by reducing the friction involved in the creation, buying and selling of securities.



Robo Advisors

In the field of Wealth Management there are more and more robo advisors providing services and the trend is growing across the industry. Several well-known institutes predict between \$2.2 trillion and \$3.7 trillion in assets to be managed with the support of Robo-Advisory services by 2022 and over \$16 trillion by 2025. There are four generations of Robo-advisors. From the first generation with a single product proposal of portfolio allocation, all the way to generation four with sophisticated risk management and profiling questionnaires and self-learning artificial intelligence investment algorithms.

Many wealth management firms have a high threshold for entry. For example, Schwab's no fee Intelligent Portfolios have a \$5,000 minimum investment. Bank of America requires \$5,000 to open an account with their Robo-advisor. A report from World Bank says "Because of their low cost and easy accessibility, Robo-advisors have the potential to promote more sophisticated investment practices within a population not used to having access to financial advisors. Robo-advisors could be particularly attractive to certain groups such as households with relatively lower income or younger individuals".

Retail FX and CFD Industry

The foreign exchange market is the largest asset class in the world averaging \$6.6 trillion per day. The retail FX industry represents 5.5% of the entire market and it generates \$363 billion daily volume. Around 80% of the time retail clients lose money resulting in short client life cycles and high client acquisition costs for the industry.

Gold Investing

Gold is the most popular precious metal as an investment. It is liquid and can be converted to cash easily. Investors buy gold to diversify risk, most of the time using derivative contracts. Throughout history, gold has been used as a form of payment, and has been a standard for currency equivalents. In US the gold standard ended in 1971 when the Federal Reserve was not allowed to redeem dollars with gold, and made the transition to a fiat currency system. In 2000 the Swiss Franc also departed from the gold standard. Gold prices have been steadily growing in the last 20 years from \$279 per ounce in 2000 to \$1745 per ounce in 2021. One of the most popular ways to invest in gold involves buying shares in ETF's because of getting a diversified exposure to gold without having to invest huge sums of money. Currently there are over \$120 billion invested in gold EFT's.

Neo Banking

New digital online platforms and user-friendly apps are disrupting traditional banks. "Commercial banks are facing fierce headwinds against their traditional business-models from tech and FinTech disruptors, negative rates, low-yield environments, strict regulatory oversight and depressed borrowing appetite".



Banks in Switzerland, Denmark, Sweden and Japan started to charge their wealthy clientele negative interest rates. The new banks do not operate traditional physical branches and are technology driven. Many have artificial intelligence programs to customize the user's experience. They are more flexible, usually cheaper, with no monthly costs and are more transparent. In the first half of 2019 \$2.5 billion have been raised in 55 deals.

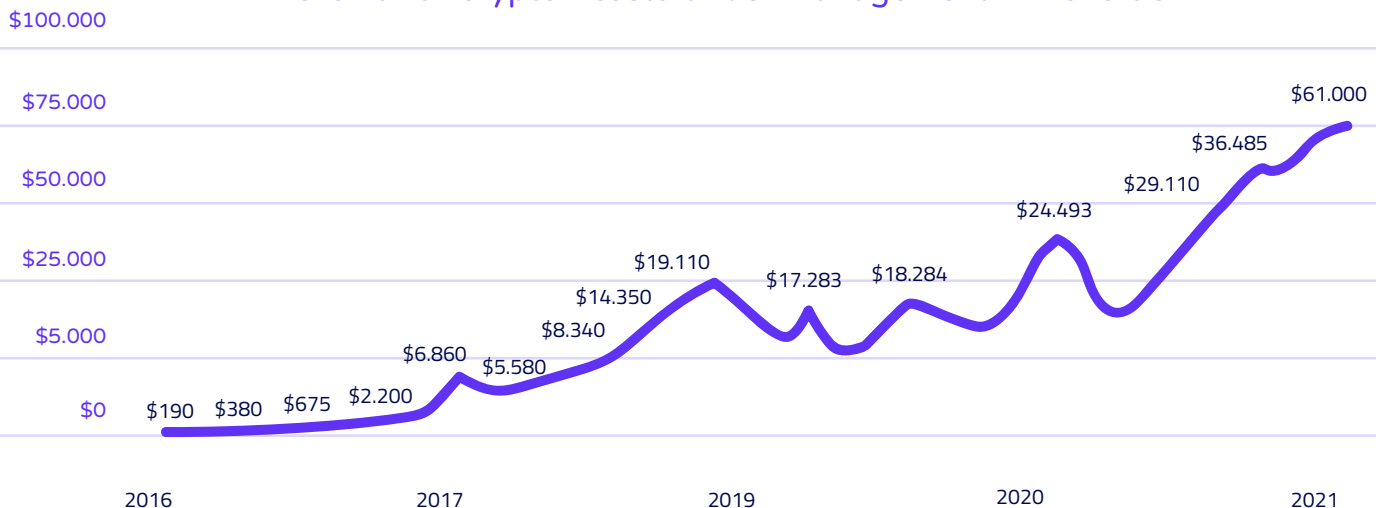
Crypto Investing

In 2008 Satoshi Nakamoto in the now famous white paper introduced "a purely peer-to-peer version of electronic cash, which would allow online payments to be sent directly from one party to another without going through a financial institution". In 2015 Ethereum was launched as a platform specialized in smart contracts that can function as multi signature accounts, manage agreements between users, provide utility to other contracts and store information about an application. The low barriers to entry facilitated the creation of thousands of crypto assets with a current market cap of over \$1.8T .

Cryptocurrency Funds

There is over \$100 billion AUM in crypto funds. Grayscale alone has over \$43 billion.

Growth of Crypto Assets Under Management Millions USD



The crypto assets can be divided in many categories and sectors: payment currencies, privacy coins, stable coins, utility tokens, commodity tokens, security tokens, blockchain platforms, computing and cloud services, gaming, distributed storage, payments platforms, asset management, exchange platforms, lending platforms, etc. For the cryptocurrency industry to become mainstream it must become more user friendly, less risky and provide secure platforms to invest in crypto assets.



Cryptocurrencies are extremely volatile, and investors have very few options to mitigate their risk.

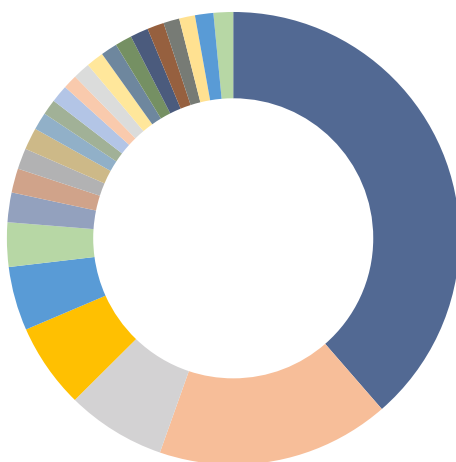
There is a significant increase in investments and participation from institutional investors both in the spot and future markets. According with a KPMG report on "Institutionalization of cryptoassets" there are key challenges in tis field: compliance with regulatory obligations, fork management and governance, KYC and crypto asset provenance, securing crypto assets, accounting and financial reporting, and tax implications.

There are significant developments in the custody of crypto assets. Companies like BigGo and Coinbase have developed professional services and are reporting significant volume. There are various types of risk for investors in crypto assets. Developing strategies for risk mitigation is essential to unlock the full potential and to achieve a greater degree of acceptance.

Centralized exchanges provide significant liquidity, fiat on-ramps, greater trading functionality, institutional support. However, they have been targets to hackers, investors losing over 980.000 bitcoins with is more than \$15 billion at current exchange rates.

Top ICO's - Funds & Performance

Over 20 billion have been raised in ICO's with over 10 billion in the largest 20. There is increase diversification with apps and vertical use cases in core tech, cloud, banking, payments, investments, Internet of Things, gaming, media and social.



Over 10.7 Billions raised in the top 25 ICO's

- EOS
- Telegram
- Petr
- TaTaTu
- Dragon
- Huobi
- Hdac
- Filecoin
- Tezos
- Dfinity
- Paragon
- Sirin Lanbs
- Orbs
- Bancor
- Bankera
- Pokadot
- t0
- Basis
- EOS
- PumaPay
- Status
- Qash
- Envision
- Hedera



Here are some of the best performing ICO's to date:

| Name | ICO Date | ICO Price | Current Price | ROI |
|-------------|------------|-----------|---------------|---------|
| Ethereum | 07/22/2014 | \$0.311 | \$1840 | 591540% |
| Spectrecoin | 11/20/2016 | \$0.001 | \$1.6 | 159900% |
| Neo | 10/01/2015 | \$0.032 | \$45.2 | 141150% |
| Binance | 07/14/2017 | \$0.150 | \$270 | 179900% |
| Stratis | 06/20/2016 | \$0.007 | \$1.6 | 22757% |
| Ark | 11/07/2016 | \$0.010 | \$1.6 | 15900% |
| Augur | 08/01/2015 | \$0.602 | \$33.3 | 5432% |
| Cardano | 09/01/2015 | \$0.002 | \$1.2 | 59900% |
| Lisk | 02/22/2016 | \$0.076 | \$4.1 | 5295% |
| Storj | 07/18/2014 | \$0.009 | \$1 | 11011% |
| Polkadot | 10/14/2017 | \$0.29 | \$39.4 | 13486% |
| Uniswap | 01/15/2018 | \$0.26 | \$33.1 | 12631% |

Crypto asset returns are uncorrelated with traditional asset returns. Crypto assets developed a negative correlation with Fixed Income. This shows the potential diversification of crypto.

The ICO failure rates are high but they are in line with the 60-80% general fundraising and early stage failure rates or the failure rate on Kickstarter. In 2018 -2020 the number of ICO's has decreased significantly but there are two other emerging forms of crypto investments:

IEO & STO

Initial Exchange Offering (IEO) and Security Token Offering (STO) are growing. Investors already know how to value Security Tokens and regulators already know how to regulate them, which has kicked off a race to build platforms to support such investments. Further the tokenization of ownership of illiquid assets – expensive paintings, commercial real estate, commodities – democratizes ownership at much lower net-worth levels and may catalyze a boom in the assets being tokenized.

National Governments & Central Banks

All major banks are actively undertaking research into distributed ledger technology to create more effective services. Many central banks are exploring the use of DLT and the need for a new international monetary and financial system delivering more efficient public services. Currently there is a race amongst USA, China and Russia for launching the first government backed crypto currency.

Recently, the Bank of China issued \$2.8 billion bonds for small businesses with their own blockchain platforms.

In November 2019 the German parliament passed legislation allowing banks to store and sell cryptocurrencies. This opens the door for Germany to become a crypto-heaven. Being the fourth in the world economy this will have a major impact on the rest of Europe and the world for greater adoption of crypto.



Decentralized Finance

Decentralized finance (DeFi) is becoming one of the most important things in the blockchain industry. There are several projects that enable lending and borrowing through blockchain and over \$40 Billion of collateral committed. Moving crypto from alternatives into the core portfolios using efficient ETF products would drive far larger growth. ETF's have been a growth engine of the asset management industry, adding \$3.4 trillion in 10 years, given their low cost and ease of use within a financial advice framework. A similar product in decentralized platforms will significantly increase crypto investments and adoption. BRD provider has over 6 million clients and over \$20 billion under thier protection.

Crypto Financial Singularity

According to the Autonomous.NEXT report #Crypto Utopia, the optimist view on crypto financial singularity by 2033 is based on the premise of the continuation of exponential growth curve and by 2025 the asset class will surpass the values of Gold and FX reserves. By 2030, all economic activity will flow through crypto infrastructure and by 2033 will subsume all human activity.

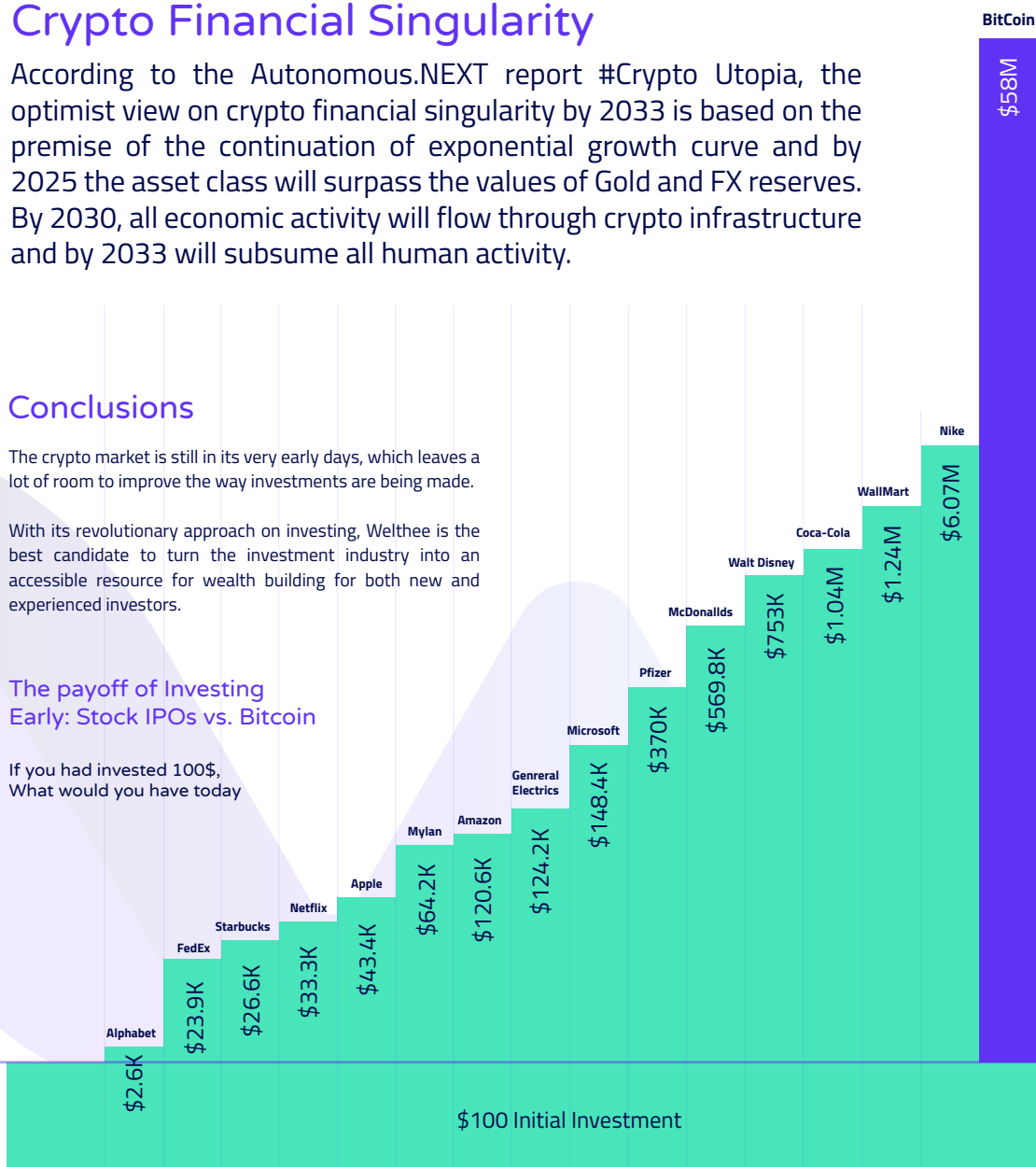
Conclusions

The crypto market is still in its very early days, which leaves a lot of room to improve the way investments are being made.

With its revolutionary approach on investing, Welthee is the best candidate to turn the investment industry into an accessible resource for wealth building for both new and experienced investors.

The payoff of Investing Early: Stock IPOs vs. Bitcoin

If you had invested 100\$,
What would you have today



Welthee Positioning





Welthee Positioning

The wealth creation industry is going to be disrupted by the introduction of unprecedented investment products. A massive amount of people will be able to invest with a low threshold and just a few taps on their screen. Decentralized finance is going to play one of the most significant roles in the industry, offering users security and peace of mind.

Welthee's platform is going to be positioned as a disrupter. Existing customers in many segments of the investment industry will be able to build their wealth with Welthee's easy to use, non-custodial, variable risk and secure platform.

Welthee is not just doing things in a different way, it is changing the game for investment by meeting customers' needs and offering distinctive value with unprecedented innovative solutions. We are creating a new market and doing something most cannot, offering near zero risk and variable risk investments. Welthee is going to be positioned to serve the unbanked and to unbank the banked. Over 90% of users will not need another application for their investments or banking.



Core Values





Core Values

Our culture is driven by our core values: friendship, trust, safety, brilliance and collaboration. These core values define our identity and guide our decision-making process. They represent our true north and guide our operations.



Collaboration

We cultivate collective ingenuity. We harness collaboration across the board: as a team, with our users and with our strategic partners. We recognize and enhance individual's strengths in a collaborative culture. Together is better!



Brilliance

We strive for brilliant leading-edge technology, brilliant product, brilliant user experience and brilliant results in customers' accounts. Brilliance goes beyond innovation and excellence, it's made possible with a brilliant team. We challenge the impossible and create value.



Trust

The innovation of our platform is the promise we make to our users. This is the vow that our team will never break, so each user on our platform can feel confident enough to count on us and trust us fully.



Friendship

We are a family, and often times, family is made of friends. We're keen on creating a memorable, pleasant and simple experience, inside and outside the company. We believe that simple things are honest, and honesty is the base of long-lasting friendship.



Safety

The safety of our users' funds and data is our top priority. We use a Non-Custodial, decentralized solutions that allows trading without the implication of third parties, and that protects users against potential losses and hackers. Security is the most important to us, and we base all our decisions on it.

Problems





Problems we Solve



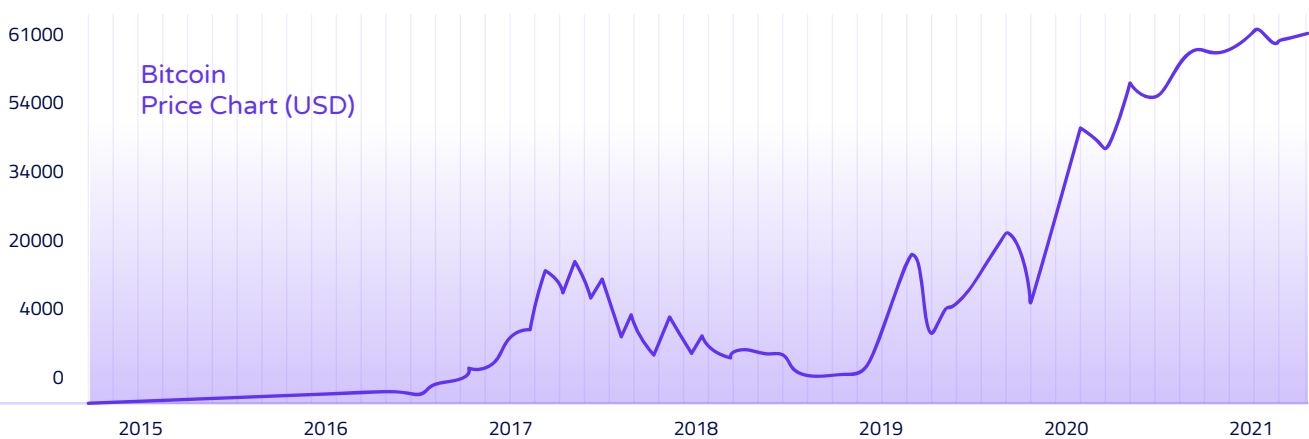
1. Volatility

Volatility measures the standard deviations of the logarithmic returns of an asset. The magnitude of the moves define the measure or risk for many investors. The wider the swings in the price, the harder is for the investors emotionally-wise. The volatility defines the position sizing in a portfolio. If an asset is very volatile it is not chosen for retirement accounts. Portfolio volatility has negative impact on the compound annual growth rate (CAGR) of the portfolio. Volatility affects the pricing of options, being a parameter of the Black-Scholes model.



For the financial instruments that are very volatile, investors have limited tools to mitigate their risk. For any asset to gain mass adoption it needs to be stable. Almost all cryptocurrencies are very correlated with Bitcoin, extremely volatile, and risk averse investors are staying away.

Here is the bitcoin chart and the massive drops in price:



In the last ten years Bitcoin has experienced dramatic drops in price four times from 82% to 93%.

Bitcoin Volatility

| Peak Date | Peak Price | Valley Date | Valley Price | Percent Drop |
|------------|------------|-------------|--------------|--------------|
| 06/11/2011 | \$35 | 11/21/2011 | \$2 | 93.6 % |
| 04/10/2013 | \$259 | 04/12/2013 | \$45 | 82.6 % |
| 11/30/2013 | \$1,163 | 01/14/2015 | \$152 | 86.9 % |
| 12/17/2017 | \$19,666 | 11/25/2018 | \$3,277 | 83.4 % |

Welthee provides portfolios with a patent pending risk mitigation method that reduces the volatility to near zero. Details about the Welthee platform and the ecosystem are described later in the white paper.

2. Lack of diversification or Over-Concentration

Many investors lose money because they invest too much money in one investment product. Diversification reduces the risk by allocating funds across multiple asset classes and multiple financial products. Diversification does not guarantee a lack of loss, but it is one of the most important components in reducing risk and reaching long term financial goals.



3. Hacking

Many centralized cryptocurrency projects have been hacked, investors losing over 980,000 bitcoins or \$15 billions at current prices. Some of the biggest hacks are Mt.Gox 850,000 BTC, Silk Road 171,000 BTC, Bitfinex 119,000 BTC, Linode 46,000 BTC. More recently the hackers have developed sophisticated attacks through phishing, viruses and other attack vectors. Some statistics say that in 2018 investors lost over \$1.8 billion and in 2019 over \$4 billion.

4. Scams and Ponzi Schemes

Many investors lose money in get rich quick schemes, or high yield investment Ponzi schemes, which are advertised as investments with high and consistent returns with little or no risk. Some researchers are saying that between 2008 and 2013 over \$50 billion were lost in over 500 Ponzi schemes. In all these schemes investors need to transfer their funds to a third party, thus losing control over their money.

5. Emotion Driven Decision Making

Many times, investors are influenced by media hype, and fear of missing out, so they buy at the peaks and sell during valleys. Losses cause stress, second guessing and the investor's painful experiences determine them to have low risk tolerance.

6. High Commissions and Fees

There are many types of commissions and fees: brokerage fees, trading fees, mutual fund transaction fees, sales loads, back end loads, management or advisory fees, success fees, account maintenance fees and transfer fees. This makes investing with small accounts impossible and excludes low income people from participating in the market.

7. Too much Risk

There are many ways in which investors are taking too much risk when investing. Many times, broker dealers offer leverage accounts through lending capital to the investor for a fee. The equity in the investor's account is used as collateral. If the equity in the account falls below a predetermined level the account is liquidated.

A lot of investors have lost their funds through the social trading platforms where they can copy the trades of an expert trader. Many times, traders advertise strategies and impressive returns as traded with live accounts, but most of the time these are just back tested. When traded in live accounts they very soon experience very high drawdowns or loss of their entire account.

Solution





Solution

The wealth creation industry is going to be disrupted by the introduction of unprecedented investment products. A massive amount of people will be able to invest with a low threshold, with just a few taps, in various investment products. Investors need solutions that drive measurable outcomes through a secure platform.

Welthee as a wealth creation platform is going to be very user-friendly, with native apps for iOS and Android.

The platform will be powered by the utility token that will give users access to its features and will enable them to develop multiple income streams.

Welthee offers a next generation investment platform that is non-custodial, near zero volatility, with variable risk portfolios, highly secure, user friendly, offering accounts for passive investors, active investors, money managers and financial institutions. Low risk portfolios are volatility free because high risk investors take all the risk.

1. Near ZERO Volatility Investment

Welthee eliminates volatility for risk averse investors through a patent pending risk mitigation method. The platform offers portfolios with near zero risk and portfolios with variable risk, set at the desired risk level by each investor. These portfolios do not guarantee a profit, but they do not lose the principal invested for those who choose zero risk. The high-risk high-reward portfolios are taking the risk for a significant reward.

- Welthee brings together low risk investors, variable risk Investors and high-risk investors in the same portfolio;
- Each portfolio is executed through a fully automated smart contract;
- Each portfolio has a stop loss, a profit target and a time limit;
- Welthee will offer many portfolios with time frames from days to weeks and months;



- The high-risk investors are taking the risk of the entire portfolio including that of the low risk investors. This means that if the market goes down a lot, it is possible for them to lose the entire amount invested;
- Portfolios do not go into the market unless the entire amount for the stop loss is committed to the portfolio;
- After a portfolio is izzzzzzzzzytttn the market there are only three possible scenarios:
 - The portfolio reaches the target. The smart contract distributes the profit.
 - The portfolio reaches the stop loss. The high-risk investors lose their funds, but the low risk investors funds are protected.
 - The portfolio reaches the time limit. The portfolio goes out of the market and if profitable distributes the profit. If it is in red it will send the entire amount invested by the low risk portfolios back to the investor and the difference to the high-risk investors.

Portfolios will have a variety of bases: USD, EUR, BTC, Gold, etc.

Insurance Fund

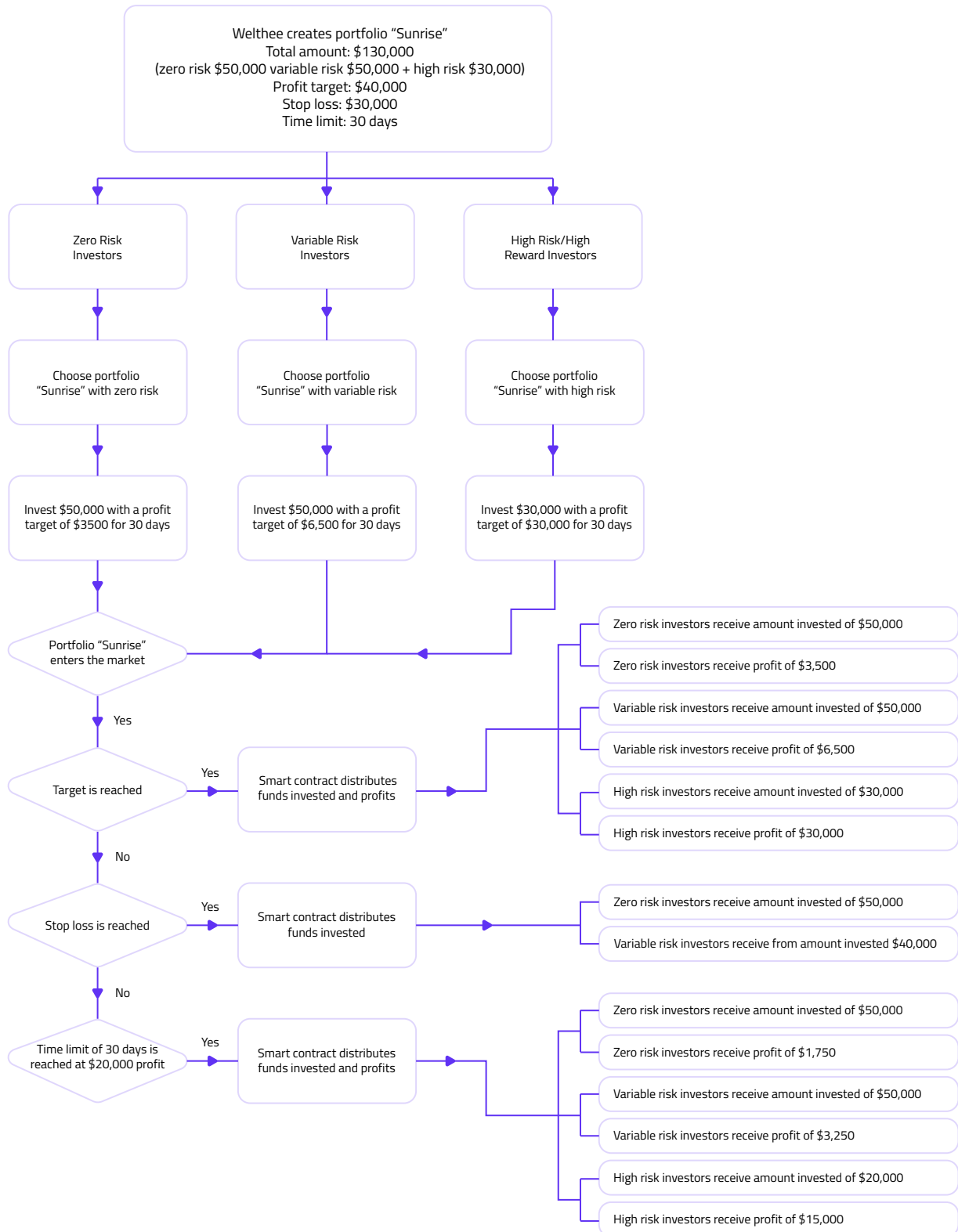
Welthee is allocating tokens in an insurance fund to compensate any losses may occur in the near zero risk portfolios. Our commitment is to offer truly zero risk. The insurance fund will grow through participating with a percentage of the fund in the low risk liquidity pool. In the future we plan to also purchase additional insurance from a global insurance company.

Antifragile Fund

We will develop a special antifragile investment fund with special designed strategies that respond in extreme market conditions and benefit from extreme movements in the market.



Risk Mitigation Process





2. No-Custody Platform

Welthee platform does not hold any assets so there are no counterparty risks. Users will be in control through their own device of their finances and will be able to keep them safe. Welthee provides a state-of-the-art investment platform and a seamless experience making it very simple to invest with crypto or fiat. Using the blockchain for clearing and settlement we reduce the settlement time from multiple days to less than a minute and eliminate the counterparty risk.

3. Diversification

Welthee provides investors a variety of portfolios with diversified assets, bases and time frames. There are short term portfolios and long term portfolios lasting a few days, weeks or months. Users will also be able to build their own "buy and hold" portfolios with rebalancing capabilities.

4. Zero Fees

Welthee platform does not charge any fees at all when users invest or when they withdraw their investments. Zero fee investing is allowing all investors and traders to employ strategies that are not viable on fee trading exchanges and contribute to higher liquidity. Users will have to pay gas fees going to the blockchain protocol for performing the transaction on the network

5. Zero Entry Threshold

Users can open an account without the requirement to invest any amount. The venture capitalist funds and even robo advisors programs require minimums of tens of thousands or millions to participate. Welthee is democratizing and demonetizing investments allowing anyone to participate with any amount.

6. Fully Automated Portfolios

Once a portfolio is on the market it's impossible to intervene or make any changes, so there is no emotional decision to be made. All portfolios are fully automated and have a profit target, a stop loss and a time limit.

7. Multiple Passive & Active Income Streams

Welthee platform is offering multiple income streams for both active and passive investors. Token holders will be able to participate in the token rental pool, in the low risk liquidity pool, high risk liquidity pool, and in staking. The platform will also offer multiple fully automated portfolios for both low risk and high-risk investing.

Welthee Platform





Welthee Platform

Welthee offers a next generation wealth building platform that is non-custodial, with near zero volatility, highly secure, user friendly, offering accounts for passive investors, active investors, money managers and financial institutions. Low risk portfolios are volatility free because high risk investors take the risk.

The platform will empower beginners through its EASY INVESTING section to invest in just a few minutes and diversify in multiple portfolios. For the experienced investors Welthee will provide ADVANCED INVESTING tools and controls.



Easy Passive Investing

Welthee's breakthrough technology will empower users to invest in multiple portfolios and instruments, develop multiple passive income streams with a few quick taps. There are two main areas of passive investments:

- Portfolio investing—after typing the amount the user wants to invest, they will choose the base for the portfolios, that is the currency the user wants to have when the portfolio gets off the market, the period (days, weeks or months) and risk level (from zero to one hundred percent)
- Welthee's token investing—owners of Welthee tokens will be able to invest them in liquidity pools, in the renting pool, staking and in Welthee portfolios. A user can choose the amount they want to invest, the period, the risk level and then simply transfer the funds.



User-Friendly App

Welthee's user friendly app is easy to use, simple and intuitive. No prior investment experience is necessary. Passive or active investors, traders or money managers can use the app to make and manage investments quickly and easily. Welthee is going to offer native apps for both Android and iOS.

Here are some of the things users will be able to do:

- invest in fully automated portfolios;
- invest in buy and hold portfolios with rebalancing options;
- develop passive income streams through Welthee tokens;
- exchange funds between different crypto and fiat currencies;
- send money to other users;
- manage their debit card;
- spend money online and offline.



Advanced Investing

Experienced investors will be able to control their investments in multiple portfolios. Investors can see details about the composition of each portfolio, long and short positions, percentages for each instrument, decide the exact risk they are willing to take for each portfolio, etc. With just a few taps users can invest in a variety of portfolios, without transferring the funds to a third party. There are four mandatory inputs for each investment:



Risk level – users can choose the risk level they are willing to take from zero to 100%. They will see the profit target corresponding to the risk level chosen.



Base – users can choose the currency they will have when the portfolio will get off the market. This corresponds with what the investor wants to multiply: BTC, USD, EUR, ETH, GOLD, etc.



Time – users can choose the time frame for the portfolio from a few hours, to days weeks o months.



Amount to invest – the users will choose the amount to invest

ALL PORTFOLIOS

The invested amount is split in ten different portfolios for diversification.

Base

USDT

Max Period

7

Days

Risk lvl

12%

Invest

1200

Available

\$35000

Profit Target

237.52

USD

Cancel

INVEST



Active Portfolios

In the active portfolios section of the platform users can see all the pending portfolios and all portfolios they invested in. Users can also see the portfolio performance in real time, amount invested and the countdown to the time the portfolio will come out of the market. The portfolios are executed by smart contracts. Once funds are committed to a portfolio and the portfolio is in the market, the funds cannot be withdrawn. The smart contract will send the funds back to the investor's wallet when one of the following three events will happen:



Profit target hit – whenever the target is hit, the smart contract sends the amount invested back to the wallet plus the profit.



Stop loss – when the stop loss is hit the investors will receive the amount invested and the high-risk investors will lose the amount invested.



Time limit – when the time limit is hit the smart contract will automatically send the funds back to the investors wallets and will also distribute the profit and loss accordingly.



Buy and Hold

Welthee platform will offer investors multiple markets to be able to diversify their portfolios and investments. The roadmap describes the stages for incorporating different markets in the platform.



Cryptocurrencies - are a new asset class that offer alternative investment. They offer almost instant settlement and a high degree of transparency. Because they are decentralized, they offer new and exciting opportunities for investors.



Indices - track the performance of a set of financial instruments: top market cap, DeFi sets, Yield Farming, etc. There are various indices in the crypto currency market as well.



Currencies - Welthee is going to enable investors to hold / exchange / trade in many different currencies. The most popular being: the US dollar, Euro, pound sterling and the Japanese yen.



Rebalancing—the assets can be allocated to different portfolios with rebalancing rules. These portfolios do not have a target and a stop loss being in the Buy & Hold category, but the rebalancing options can significantly increase the chance to make a profit on the holdings.

Welthee Token





Welthee Token

The Welthee utility token empowers users to make their money work for them in multiple ways. There are multiple streams of income using the tokens. More benefits and rewards will be developed for long term holders and for those who will share the platform with others. Here are the main uses of the tokens:



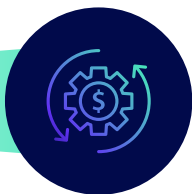
Portfolio Investing - Welthee tokens are required to be able to invest in the portfolios available on the platform. Investors who do not have Welthee Tokens will be able to purchase them through a user friendly interface.



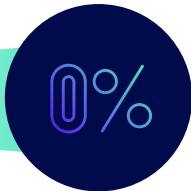
Staking - users can lock some or all their tokens for specific periods of time to receive rewards. It is a great way to earn passive income.



Rental – users can send their tokens for a specific period to a smart contract for renting out their tokens. Those interested to lease the tokens will have to prepay for the token use for a specific period time. At the end of the specified period the tokens will return to the user.



Automated Rebalancing - users will have the option to invest in portfolios that are index-type (for example top 10 assets based on market value). The basket of assets realigns based on the weight that is predetermined at regular time intervals.



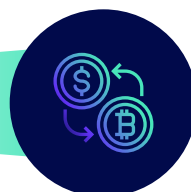
Zero Commission - all users of the Welthee platform benefit from zero commissions when they invest or when they withdraw their investments. Zero fee investing is allowing traders to employ strategies that are not viable on fee trading exchanges and contribute to higher liquidity. Users will have to pay for the gas fee that goes to the blockchain protocol for performing the transaction on the network.



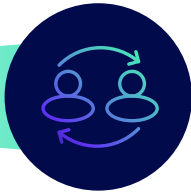
Liquidity Low Risk - users will be able to allocate their tokens to a low-risk liquidity pool and benefit from the profits generated by the pool. The pool is managed by a smart contract and the profits will be shared with the contributors automatically. The user decides how long the tokens will be made available to the pool. At the end of the period the tokens will return to their wallet without any other action needed. The low pool guarantees that no tokens will be lost.



Liquidity High Risk - users can allocate some of their tokens to a high-risk liquidity pool and benefit from the profits generated by the pool. The pool is managed by a smart contract and the profits will be shared with the contributors automatically. The user decides how long the tokens will be made available to the pool. At the end of the period the tokens will return to their wallet without any other action needed. The high- risk pool can lose tokens, so it is very important for the user to understand the risk associated with the high risk liquidity pool.



Exchange - users can exchange their tokens with other crypto currencies or in fiat.



Send and Receive - users can exchange Welthee tokens anywhere in the world with millions of other users.



Voting Rights - token holders will be able to vote on new features, shape the future of the platform, help determine which features should be prioritized for development. We are also considering additional governance rights for the variable risk smart contracts.



Individual Money Manager - individuals who want to manage money for others can qualify if they hold at least 1 million Welthee tokens. Users who do not have time to manage their portfolios have the option to put their funds under a money manager.



Institutional Master Account - financial institutions which want to manage portfolios for individuals or other institutions can get a master account if they have a minimum of 5 million tokens. Those who have a master account can have seven individual money managers under them.



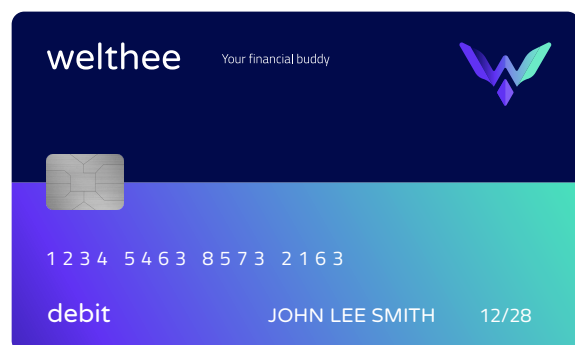
Welthee Accounts & CARD

Everything that it is done today through a bank, will soon be done through our decentralized platform such as: receiving one's salary, pay bills, saving accounts, investment accounts, debit and credit cards, loans and sending funds to others anywhere in the world.

Welthee will provide users with a variety of services:



- Personal accounts for fully automated passive income
- Family accounts for parents who want to create a sub account for each child and invest into their future
- Business accounts for business owners who want to invest their available funds with near zero risk for specific time periods
- Accounts linked to a debit card for daily expenses and purchases or withdrawals from ATM's. The debit card can also be used for spending Welthee tokens





Use Case - Passive Investor

William has \$3500 and 15,000 Welthee tokens. He wants to have multiple streams of income. His goal is to make at least 60% return in the next year. He decided to invest with at a 10% risk level so this means 90% of the funds in near zero risk portfolios and 10% in high-risk high reward portfolios. All his portfolios are either USD or Gold based. All portfolios are fully automated, and no other decision or time is required for the next year. Here is how he decided to invest:

- \$1150 are invested in the top ten rated near zero risk portfolios (\$150 in each)
- \$1000 are invested in Buy and Hold portfolios in the top 10 market cap companies in the world, \$100 in each.
- \$1000 are invested in ten different gold-based portfolios with near zero risk (\$100 in each). \$350 are invested in 10 different high-risk high reward portfolios, \$35 in each.
- 1500 Welthee tokens (10%) are invested in high risk liquidity pool
- 3500 Welthee tokens are invested in low risk liquidity pool
- 8,000 Welthee tokens are invested in zero risk Welthee portfolios
- 2,000 Welthee tokens are invested in the renting pool

It took William about 15 minutes to invest his \$3500 in 19 different portfolios and 10 companies. For the next 12 months he does not have to make any other decision, just to watch his money work for him.



Use Case - Active Investor

Sarah has 120,000 Welthee tokens. She wants to develop several income streams. She is willing to invest about one hour every week to actively manage her investments. Most of her portfolios are short term. She plans to invest in the best rated and best performing portfolios. She would like to at least double her tokens in the next year. Here is her plan:

- 10,000 tokens are invested in staking;
- 10,000 tokens are invested in rental pools;
- 25,000 tokens are invested in the low risk liquidity pool;
- 5,000 tokens are invested in the high-risk liquidity pool;
- 20,000 tokens are invested in fully automated near zero risk portfolios;
- 7,000 tokens are invested in 10 different high-risk, high reward portfolios
- 20,000 tokens are in gold based portfolios;
- 23,000 tokens she is placing with the best rated money manager on the platform. She wants to experiment and see if the money manger will be able to have better results than she has and learn from the experience to grow her investment skills.



Use Case - Money Manager

David has 1,000,000 Welthee tokens and he is a money manager on the platform. He is specialized in high-risk high reward portfolios.

The money manager has the right to invest the 1,000,000+ Welthee tokens in near zero risk portfolios, the low liquidity pool or the renting pool. David invested them in many different portfolios.

He manages 25 different portfolios with different time frames and different bases: 5 daily, 5 weekly, 10 monthly and 5 that are for 3 months. He has over 500 clients and has over \$15 million under management. He is a very cautious money manager and spreads the risk for each client in at least 10 different portfolios. Because of his great reviews his business is growing. He offers his services for a small profit share that varies based on the amount his clients invest.

To sum up David's business:

- 1,000,000 Welthee tokens invested
- 25 portfolios under management
- 500 clients
- Over \$15,000,000 under management

David spends on average 2 hours a day managing portfolios. He is investing a couple of hours a day developing relationships and growing his client base, communicating with clients and growing the assets under his management.

Listing—David is listed on Welthee's website as a money manager. Many people who live in his region call him to get details and clarifications about his offer and how they can place funds under his management.



Use Case - Institutional

Steadfast Investments is a Forex broker dealer with over 20,000 clients that recently started to offer Welthee platform to their clients. They have developed in house portfolios and hired 7 managers to offer customized managed portfolios. They have purchased 20 million tokens and rented 15 million Welthee tokens which are invested in various portfolios that they have developed. They manage at this point over \$200 million for their clients.

To sum up Steadfast business:

- 7 money managers
- 20,000,000 Welthee tokens purchased and invested
- 15,000,000 Welthee tokens rented and invested
- \$200,000,000 under management

Listing - Steadfast Investments is listed on Welthee's website as a financial institution and all their seven money managers with their locations and contact information. Many people who live in their region call them to understand how they can open accounts and ask alz zZ them to manage their funds.

Welthee System





Welthee Ecosystem

Welthee's ecosystem is designed so that the investor has a great user experience, meeting most of their investment needs, all in one app. Users will have passive and active income strategies, diversified portfolios, fiat onramps, debit cards linked to their wallet, possibility to exchange and send funds anywhere in the world, all in one place. Having a zero threshold of entry, the unbanked can open accounts and most of them will never need to have a bank.





Patent pending risk mitigation method - Welthee's risk mitigation method is going to be disruptive and create a new field of investing with almost zero risk.



Token rental - owners of Welthee tokens will be able to have a passive income stream allocating tokens to the rental smart contract for a specific period of time.



Liquidity Pools - users will be able to allocate tokens for a specific period of time to both low risk and high risk liquidity pool and have another passive income stream.



API's for integrations - Welthee will provide API's for integrations in trading platforms and other investment apps.



Android and iOS Apps - Welthee's platform will be available in the first stage on both mobile devices and software Android and iOS.



Universal Wallet - Users will be able to hold their assets in a universal, very secure non custodial wallet. Funds will be transferred to and from portfolios into the universal wallet.



Markets: Cryptocurrencies, Index Funds - Welthee will have multiple assets available for investors to buy and hold.



Portfolios with rebalancing capabilities—buy and hold portfolios will have rebalancing capabilities so that the desired high performing assets will always be in the portfolios.



Debit Card: spend anywhere & ATM withdrawals - Welthee is going to provide users with a debit card linked to their wallets.



Digitized assets - Welthee is going to add multiple investment instruments like real estate, art, venture funds and other digitized assets.



Fiat Gateway - Users will be able to purchase assets via credit or debit cards and link their bank accounts to their wallet for incoming and outgoing transactions.



Institutional Accounts - institutions with a minimum of 5 million Welthee tokens will be able to open and manage non custodial accounts for clients, having multiple money managers.



Money Managers Accounts - users with over 1 million tokens can qualify to become money managers and manage accounts for other users.

Target Audience





Target Audience



Passive investors



They can easily have multiple streams of income from automated portfolio investing, token rental, liquidity pools, all these with zero entry threshold.

Active Investors



They can maximize what is available for passive investors and can manage multiple portfolios with both near zero risk and high-risk/high-reward.

Traders



Both beginners and experienced traders will have access to unprecedented risk mitigation tools using low and high-risk portfolios, from short term to swing or long term.



Families



Individuals and families can invest as passive or as active investors as well as open accounts for their children to invest in their future.

Businesses



Businesses can open accounts for investing and whenever they have liquidity that is available for a short period of time, they can invest those funds in near zero risk portfolios to multiply their funds.

Financial Institutes



Broker dealers and investment funds will be able to offer their clients non-custodial investment accounts, many low and high-risk portfolios and buy and hold portfolios with rebalancing. A institution can have several money managers within their master account.

Money Managers



Money managers and investment advisors will have at their disposal a variety of risk mitigation tools, many financial instruments and fully automated portfolios, better than MAM and PAMM.

Cryptocurrency Projects



We can add significant value to existing crypto projects included in our investment portfolios.

Welthee GOLD





New ERA of Gold INVESTING

Gold is the most popular precious metal for long term investment or for diversifying risk. Gold investing has been historically one of the most effective ways of hedging whenever markets have been in turmoil. Gold price has increased from \$279 per ounce in 2000 to \$1745 in 2021. A lot of investors buy shares in gold-based ETF's. Currently there are more than \$120 billion invested in these holdings.

Welthee portfolios are built with profit target, stop loss and time frame.

Welthee provides a new and very exciting gold investing method. All portfolios are fully automated, based on smart contracts and have profit targets, stop loss and time limit. Our near zero risk gold-based portfolios are available on many time frames, from short term to weeks or months.

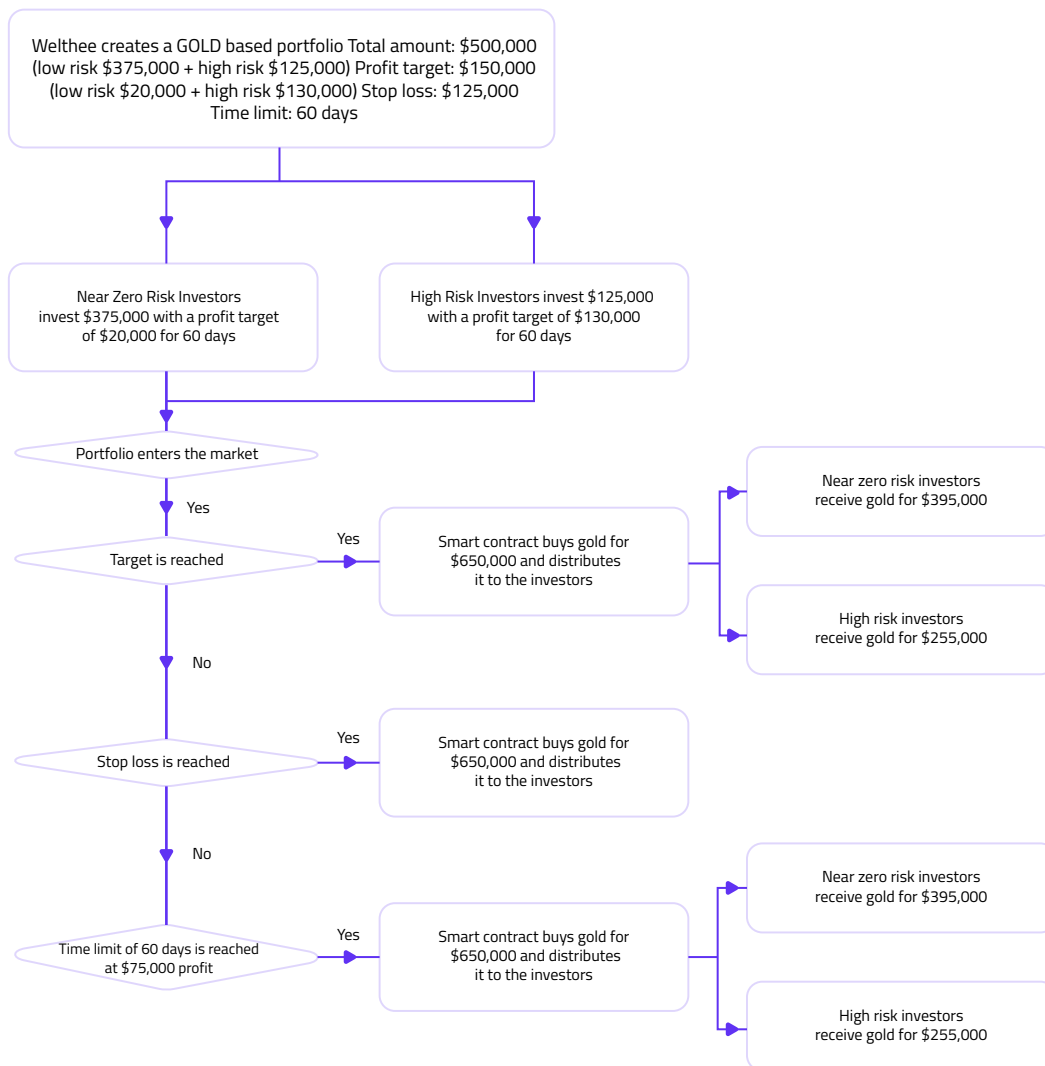
When the gold-based portfolios go onto the market they hold several other assets. There are three possible scenarios:

- 1** In case the market goes down and hits the stop loss, the near zero risk portfolios are protected by our patent pending risk mitigation method. In this case, the portfolios will not have any returns, but the principal is protected.
- 2** In case the market goes sideways, the portfolio will come out of the market at the time limit specified in the smart contract and will distribute the profit share given by the price at that time
- 3** In case the market goes up and reaches the target, the portfolio will make money and benefit from the rise in price of the volatile assets. The smart contract will distribute the profits accordingly.



Gold investment Process

Welthee offers one of the best and most secure ways to grow gold investments for both low risk and high risk investors. The portfolio enters the market and invests in a basket of assets. This advanced program gives us the profit target, stop loss, and the composition of the assets in the portfolio, so that we have maximum chances to grow the GOLD based portfolios. The smart contract buys gold when the portfolio comes off the market.



Competition





eTORO is an online platform which has 10 million users worldwide. It is a multi-asset brokerage company that focuses on providing financial and copy trading services. It has registered offices in Cyprus, Israel, the United Kingdom, the United States and Australia. www.etero.com

ROBINHOOD is a financial services company, has over 6 million users, and is offering commission-free stock, ETF, crypto trades. Robinhood has no account minimum and is in the process of obtaining a banking license. www.robinhood.com

ABRA WALLET is a global investment non-custodial wallet, enabling users to invest in 25 cryptocurrencies, exchange, add money using a bank account, It has over 1 million users in 150+ countries. Abra has a portfolio tool available for users with which they can invest in crypto, fiat currencies, ETF's, Stocks using crypto collateralized contracts made possible by Bitcoin. www.abra.com

BRD WALLET has over 2 million users in 170 countries and is the fastest growing bitcoin cryptocurrency wallet. Users can buy, exchange and hold BTC, BCH, ETH and ERC tokens. It has over \$6B in cryptocurrency under protection and offers a simple and secure way to purchase and protect assets. www.brd.com

BITPANDA with over 1 million users is positioned as one Europe's leading platforms for digital assets providing fiat gateways, exchange, swap platform, digitized gold, and is a fully compliant company. www.bitpanda.com

SHRIMPY is a crypto exchange trading bot for portfolio management, indexing the market, rebalancing, and strategy back testing. Shrimpy adapts ideas from smart investors to simple automated strategies that can help increase returns. www.shrimpy.io

ICONOMI is currently developing a blockchain-based digital asset management and investment platform with a mission to give everyone the chance to enter the world of digital assets and make the new economy more open and connected. They are offering around 250 investment portfolios. www.iconomi.com

REVOLUT is a financial technology company that offers banking services, offering debit cards, stock, cypto and comodities trading. Revolut has over 12 milion customers in 35 countries valued at \$5.5 billion.

Strategic Partnerships





Strategic Partnerships

Welthee is in the process of developing strategic partnerships in several areas of wealth management and investments. Our platform and services will add significant value to our partners.

Wealth Management companies

Investment Companies

Brokerage Firms

Investment Advisory Services

Wallet Companies

Micro Investing Companies

Neo-banks

Blockchain Companies

Alternative Investment Funds

Government and Public Sector Entities

Welthee is going to offer opportunities to token issuers to be listed on the platform and included in the portfolios.

Financial Institutions will be able to hire money managers and offer non-custodial investment accounts to their clients.

Welthee is going to list all contacts for the financial institutions and money managers on the website so that local clients can speak directly with them to open accounts with them.

Welthee Roadmap





Q1 - 2021

Token Issuance of the Blockchain Phase 1
Wallet for iOS and Android
Private Sale

Q1

Q2 - 2021

Token Issuance of the Blockchain Phase 2
Bonding Curve Offering
Direct Sale Offering
Referral Program for 1 million investors

Q2

Q3 - 2021

Token Issuance of the Blockchain Phase 3
Staking Program
Liquidity Pool Smart Contracts
Portfolio Smart Contracts

Q3

Q4 - 2021

Token Rental Smart Contract
Family Accounts
Gold Based Portfolios

Q4

2022

Money Manager Module
Institutional Module
Visa / Master Card linked to the wallet

2021

Welthee Team

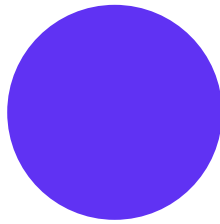




Meet our Team of Experts



Crinela Pamfilie
PRODUCT MANAGER



Andrei Ureche
CBMO (Expert in Branding & Marketing)



Mate Lang
BACKEND DEVELOPER



Mate Lang
SECURITY ARCHITECTURE EXPERT



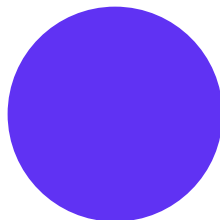
Christian Takushi
MACRO ECONOMIST
(Expert in Portfolio Management
Investment Strategies and Currencies)



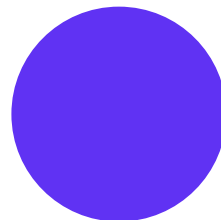
Cristian Voaides
FOUNDER & VISIONARY



Dave Hudgeson
CEO of PALADIN CORPORATION
with Companies in Investment,
Banking, Finance and other



Alexandru Bolog
DIRECTOR OF SALES



Rodica Farcas
CUSTOMER CARE

Welthee Tokenomics





Welthee is an investment platform built to help millions reach financial independence and develop multiple streams of passive income. Welthee gives investors and users a solution to manage their risk in the volatile markets based on a breakthrough blockchain risk mitigation method.

Welthee's vision is LONG TERM and is NOT dependent on the price of the Welthee token.

We are not looking at speculative strategies to grow the token value but we are considering innovative strategies to develop the investment fund and help millions of people move toward financial independence.

Token Utility

Welthee tokens have multiple utilities as follows:

- ▶ Investment portfolios with variable risk from 0% to 100%
- ▶ Staking - users will be able to place tokens in various staking programs
- ▶ Zero fees - each platform user who has tokens qualifies for zero fees on the platform
- ▶ Portfolios with automatic rebalancing index-type
- ▶ Portfolio Manager - users who own at least one million tokens
- ▶ Institutional account – users who own at least five million tokens
- ▶ Token rental - users can rent tokens to portfolio managers, institutions, or other users
- ▶ Zero-risk liquidity fund - the funds will be invested in both long-term and short-term portfolios. The profit will be distributed automatically by the smart contracts of each portfolio
- ▶ High-risk liquidity fund - each portfolio is managed by a smart contract that distributes both profit and loss according to the exact risk – reward set by each user
- ▶ Transfer to other users - each user will be able to send the tokens to other users
- ▶ Voting - users have the right to vote for the development of the platform and will determine what new options to implement. We are also looking into governance for the smart contracts.
- ▶ Exchange - Welthee tokens can be exchanged in other crypto currencies or in EUR or USD



Welthee Token Generation Event

We will create 34 billion tokens, on three different blockchains, 50% available to purchase.

10 billion on Ethereum

10 billion on _____

14 billion on _____

Token Distribution & Sale Goals

- Goal 1 >** at least 1.000.000 investors who will contribute with the minimum of \$50, maximum \$1000 (2B tokens)
- Goal 2 >** at least 3500 money managers who will hold minimum 1.000.000 tokens (3.5B tokens)
- Goal 3 >** at least 700 institutions who will hold minimum 5.000.000 tokens (3.5B tokens)
- Goal 4 >** all 17 billion tokens to be sold to investors interested in long term investments



Tokens and Funds Distribution & Sale Goals



50% token crowd sale,
 10% operations, development, legal
 10% founders, early adopters,
 10% team, advisors, ambassadors,
 10% insurance fund, liquidity, portfolio
 10% marketing, partnerships

50% portfolio creation and backing
 20% operations, development, legal
 15% marketing and business development
 15% research, development & new products

Bonding Curve Offering & Referral Program

Minimum contribution through the Bonding Curve Offering is \$50
 Maximum contribution through the Bonding Curve Offering is \$1,000

Each investor will receive 20% referral bonus for each investor brought into the Bonding Curve Offering through a referral link for maximum 5 investors.

If an investor invites five others who invest into the Bonding Curve Offering this will double their tokens regardless of the amounts invested by the five investors

The token price will be dependent on the number of investors in the Bonding Curve Offering.

The price will go up with 0.01 for each 10.000 investors from \$0.05 to \$1.



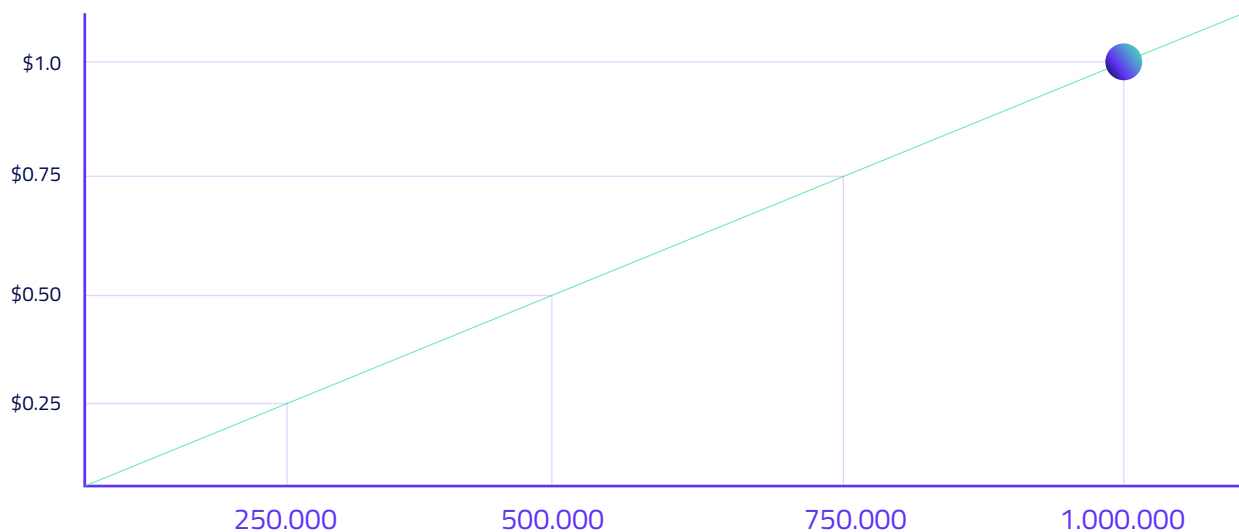
For example:

@200.000 investors the token price will be \$0.2

@500.000 investors the token price will be \$0.5

@1.000.000 investors the token price will be \$1

After we reached the goal of one million investors the token price will be determined by the demand and offer on the exchanges



| Description | Minimum | Maximum |
|------------------|--------------|-----------------|
| Investment | \$50 | \$1000 |
| Total sales | \$50.000.000 | \$1.000.000.000 |
| Tokens allocated | 157M | 3.14B |



Tokens and Funds Distribution & Sale Goals

There is no minimum or maximum that can be invested in Direct Sale Offering.

Each investor will receive a referral link and get 2% referral bonus from the amount of those who invest through the referral link (one level only).

Gamification

Referral bonus for one million investors – maximum 3.14B tokens

Prizes for those who invite more than 5 friends – total 3.240.000 tokens

- ▶ 10.000 tokens x 52 weeks = 520.000 tokens
- ▶ 30.000 tokens x 12 months = 360.000 tokens
- ▶ 2 million tokens for top 3 who invited the most investors
- ▶ 1000 tokens daily for 360 days for educational sharing – 360.000 tokens
- ▶ 500.000 surprise bonuses

Money managers

Each money manager needs to have 1 million tokens.

We plan to have 3500 money managers in 150 countries.
3.5 billion tokens are required for money managers.

Institutional accounts

Each financial institution needs to hold 5 million tokens.

We plan to have 700 institutions in 150 countries.
3.5 billion tokens are required for financial institutions.



Staking

We plan to offer staking rewards of 50% a year in the first year. Through the offering we will both protect the price as users will be incentivized not to sell and attract new investors.

1 billion tokens will be allocated for staking rewards.

Vesting

Most of the tokens will be vested up to 24 months with different vesting periods depending on the specific offerings.

The tokens that are not sold are burned at the end of the sales process.

Buyback & Burning

A percentage from the company profits will be used to buy back tokens

A percentage from the token buyback will be burned on monthly basis

Welthee Business





Legal Entity

Welthee AG is registered in Switzerland, with the registration number CHE-393.838.771 at Bahnhofstrasse #32, 6300, Zug.

Revenue Strategy

Welthee's business model is very straightforward and simple. We are going to generate revenues by including a small percentage of Welthee tokens in some of the portfolios on the platform. This will generate high trading volume and the price of the Welthee token will increase significantly. The funds generated will enable the Welthee team to maintain and develop the platform with innovative services and products, making it attractive for the banked to be unbanked. In the future we will add premium account with additional services.

Business Continuity

We have a Business Continuity Plan (BCP). Our state-of-the-art architecture involves redundant servers on multiple continents so that in case of disruptive incidents we can continue all critical activities. The objective of the BCP is to respond to a disruptive incident (incident management), to maintain delivery of critical activities/services during an incident (business continuity) and to return to 'business as usual' (resumption and recovery). We have a clear emergency response checklist, with actions that need to be taken within 24 hours and daily actions during the recovery process.



GDPR

Welthee is compliant with the General Data Protection Regulation (GDPR). We process personal data according with the seven key principles: lawfulness, fairness and transparency, purpose limitation, data minimization, accuracy, storage limitation, integrity & confidentiality and accountability.

Security

Security is our top priority. We have developed the architecture, tools and processes that ensure the security of our platform: hardware, software, network, storage and other components. We use bulletproof technology to make our smart contracts and technology impenetrable. We run regular security audits, trainings, update our tools regularly.

Legal Disclaimer

This document is intended to be used and must be used for informational purposes only. Consult professional independent financial advisers. Do your own analysis before making any investment. Welthee is not a broker dealer, we are not an investment advisor, and have no access to non-public information.

Accordingly, we will not be liable, whether in contract or otherwise, in respect to any damage, expense or other loss you may suffer arising out of this information or any reliance you may place upon this information.

Investors may not get back the amount they invested. Past performance is not a guarantee to future performance.



Reference

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