



welthee

Your financial buddy

LITE PAPER

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1. Disruptive Exponential Growth, powered by Welthee & the 6Ds Concept

Our proprietary risk mitigation method based on non-custodial portfolios is going to help millions of investors benefit from the exponential growth of the fund.



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

Digitized

"Anything that is digitized [...] becomes information-based technology and enters exponential growth."

Deceptive

"When something is digitized, its initial period of growth is deceptive because exponential trends don't seem to grow very fast at first."

Disruptive

"The existing market for a product or service is disrupted by the new market the exponential technology creates because digital technologies outperform in effectiveness and cost."

Demonetized

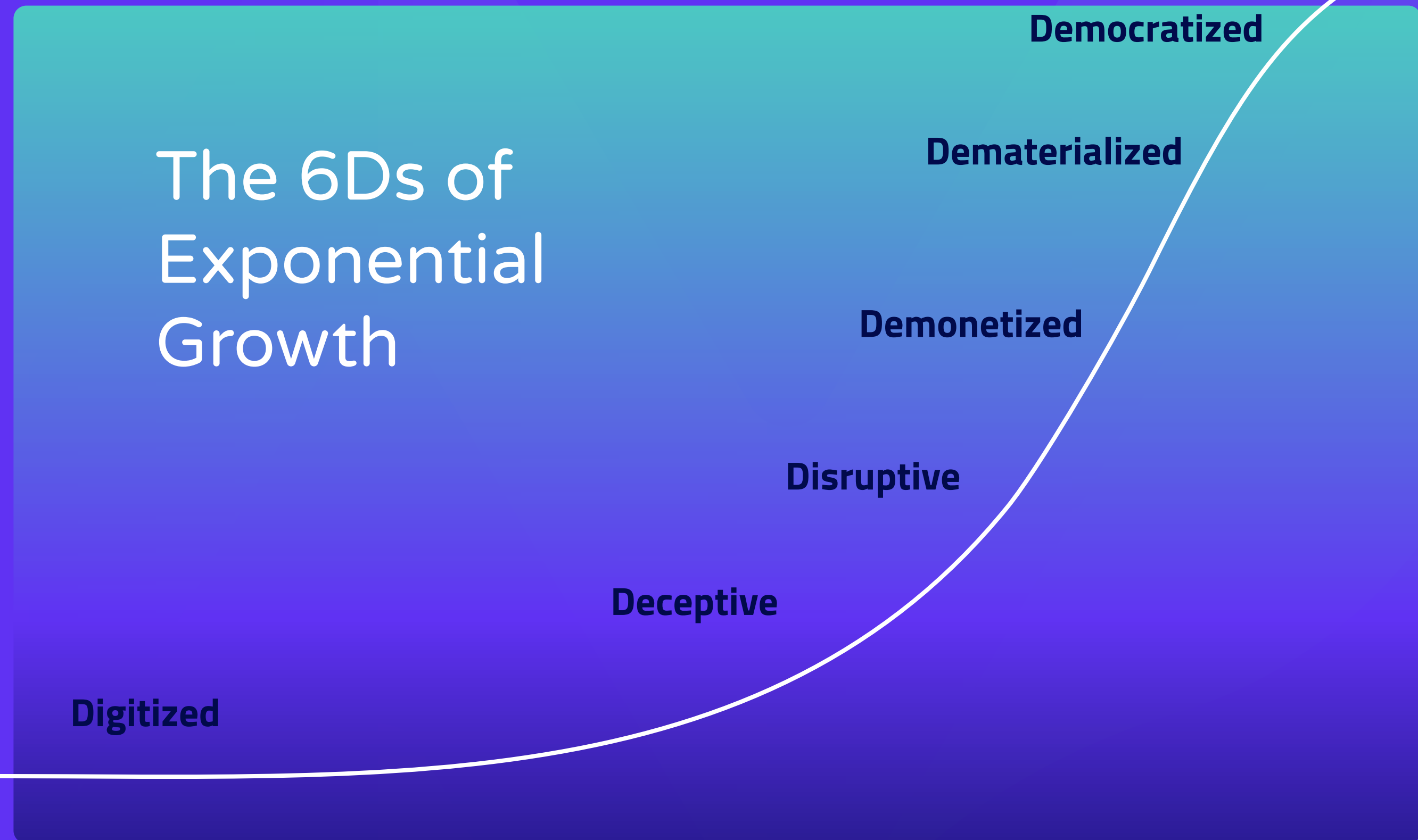
"Money is increasingly removed from the equation as the new technology becomes cheaper, often to the point of being free."

Dematerialized

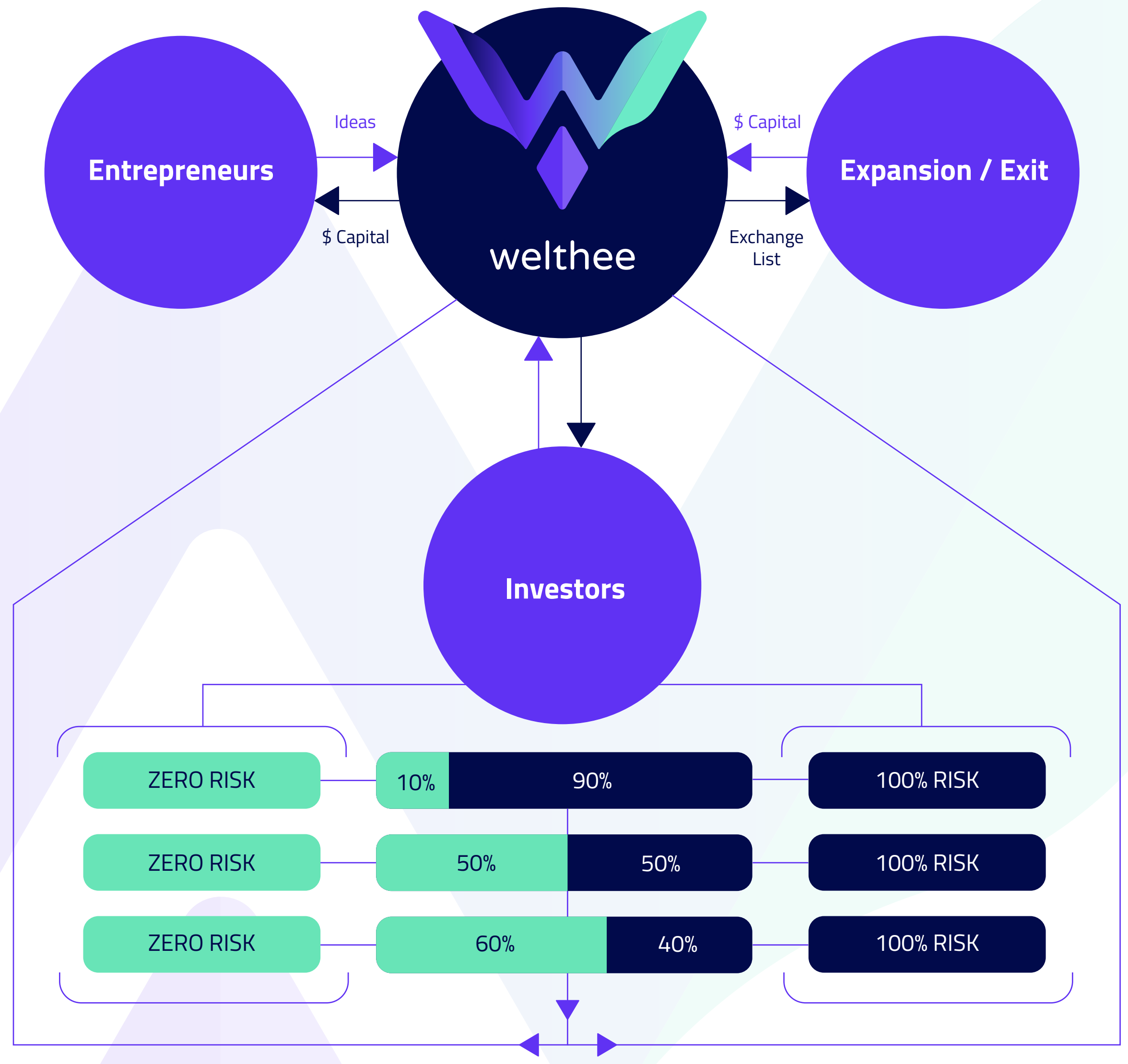
"Separate physical products are removed from the equation. Technologies that were bulky or expensive – radio, camera, GPS, video, phones, maps are now all in a smartphone [...]."

Democratized

"Once something is digitized, more people can have access to it. Powerful technologies are no longer only for governments, large organizations, or the wealthy."



2. How the Venture Capital Industry Works





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3. Opportunity

Despite all the progress society has made in the past decade, the investment market is still perceived as risky, volatile, and hard to understand.

Unnecessary paperwork, expensive or avoidable fees, high-risk levels – these are just a few reasons people choose not to invest their money and build their wealth.

The current economical environment is paving the way for a different economical reality, and FinTech companies are just the first wave. But there is still a long way until investing and trading become simple trivialities.

4. Welthee's Mission

Welthee is a disruptive wealth-creation platform that empowers users to have multiple streams of passive income in a risk-free way. Our mission is to change the way people invest and trade, by easing the process and making it more friendly and accessible to non-investors and entry-level investors.

The platform addresses all typologies of investors - low-risk tolerance, medium risk tolerance and high-risk tolerance, by creating common portfolios.

This makes Welthee a safe variable risk wealth creation platform, which includes risk-free transactions.

5. Current Problems

The traditional ways of investing and trading come with some limitations that discourage entry-level investors to join the market. The seven main aspects that curb people's desire to invest their money are:

Market Volatility

The market dynamic is one of the biggest turn-offs for new investors. For inexperienced market players, investing feels much like playing the lottery – the highs and lows are hard to predict and they're not under your control.

Lack of Diversification

One of the main reason investors lose money is overconcentration. Investors put all their eggs in one basket, and lose them all if that basket turns out unprofitable.

Hacking

For centralized cryptocurrencies, hacking is a real threat. In 2019 and 2020, over \$2.3 billion were stolen. Therefore, it's understandable why people refrain from investing their money.

Scams and Ponzi Schemes

Scams and Ponzi schemes are not always easy to detect, especially by new investors. It's estimated that between 2008 and 2013, over \$50 billion have been lost in such get-rich-quick schemes.



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Emotion-driven Decisions

Many times, investors are influenced by media hype and fear of missing out, so they buy at peak prices and sell during valleys. Losses cause stress and make investors second-guess otherwise rational choices, leading to painful experiences that often result in them having a low-risk tolerance.

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 near-impossible and excludes low-income people from participating in the market.

Too Much Risk

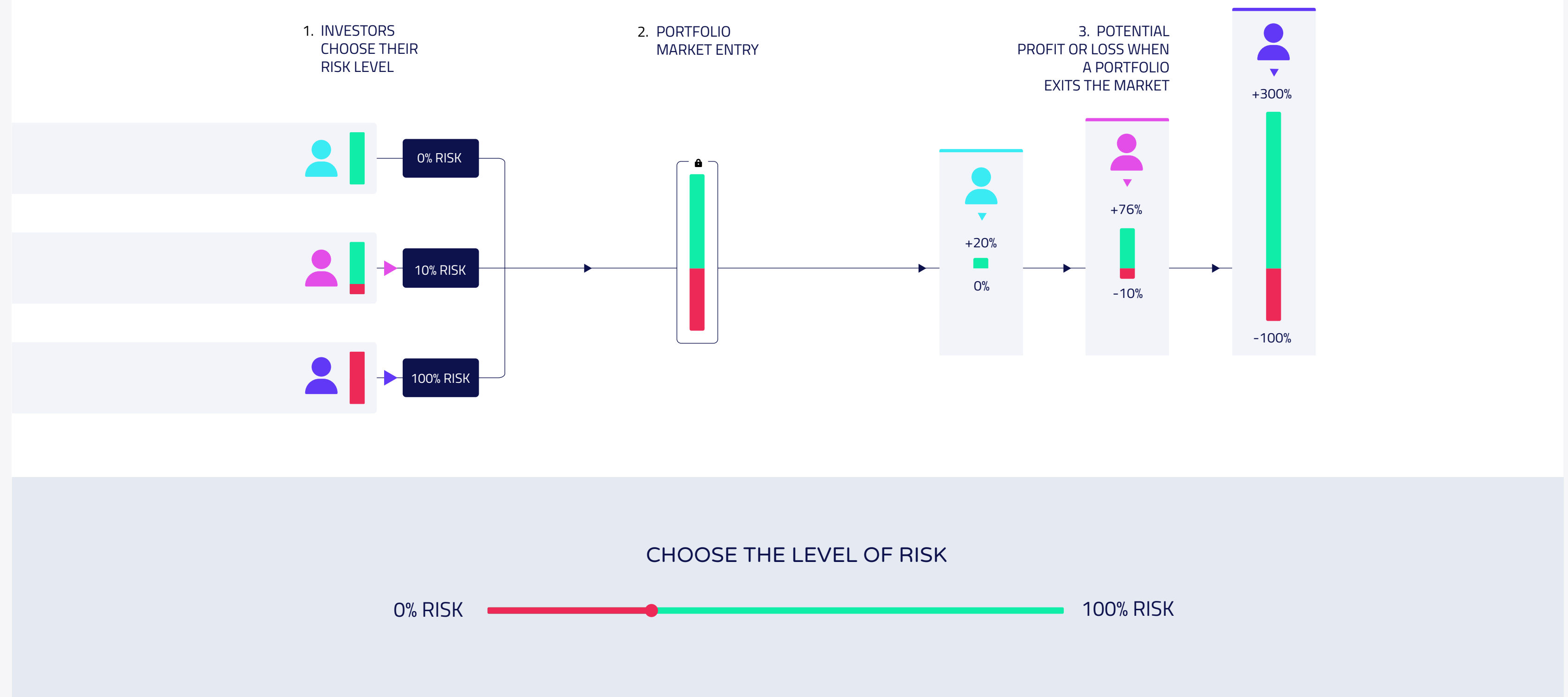
There are many ways in which investors can take on too much risk when investing - from broker-dealers offering leveraged accounts that liquidate based on equity, to social trading on platforms designed to copy successful traders, and many other ways. It's easy to see why the popular perception is that investing is too risky for most, and it leads to the entire process coming off as overwhelming.





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HOW 0% RISK WORKS





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6. How Welthee Makes Investing Better

Risk-Free Investments

Until now, it's been hard to imagine a safe investment that's also profitable or vice-versa. Now, you can have both – safe and profitable. Welthee is based on a patent-pending risk mitigation method that allows users to invest with no risk and guarantees no loss.

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 staking. The platform will also offer multiple fully automated portfolios for both low risk and high-risk investing.

Ease of Investments

Thanks to its friendly interface, Welthee makes investments easy. The software assists you in making the best decisions for your financial future. Now you know what you're doing and you know how to do it.

Fee-Free Investments

Our platform charges NO fee for investing or withdrawing funds. This offers a higher transparency that encourages new investors to invest their funds and create multiple streams of passive income.

Decentralized and Secure Platform

Welthee uses blockchain technology, a decentralized system that provides high levels of security. Thanks to this technology, the funds can't be accessed by any third parties. The user remains at all times in control of their funds, because they don't have to transfer the funds to a centralized exchange or a bank.

Fully Automated Portfolios

A fully automated portfolio prevents you from making rash decisions by disabling your ability to make changes in an active portfolio. Before a portfolio enters the market, they receive a profit target, a stop loss and a time limit. Once it enters the market, no changes can be made.

Protection Against Faulty Schemes

The platform is intuitive, easy to use, and safe. Every time you access a portfolio, you choose the risk level – starting with 0% - and the respective ROI for the risk level you chose. This transparency keeps the user in total control of their funds, making it easier to detect faulty schemes.



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7. Welthee Platform and Ecosystem

The Welthee platform revolutionizes the way people invest their money and control their investment, allowing entry-level and experienced investors alike to build their wealth securely. The platform is user friendly and connects the investors to a different face of the investment industry, one that is easy to understand and use.

Easy and Advanced Investing

The platform provides the users with passive income opportunities – portfolio and token investing – and active income opportunities – cryptocurrency, indices, currencies, and portfolios with rebalancing capabilities. What revolutionizes the way users invest is the risk mitigation process that protects the funds of risk-free investors. The software builds the portfolios by combining no-risk investments, variable-risk investments, and high-risk investments. When users invest in a portfolio, they get to choose the amount invested, how long they want the portfolio in the market (days, weeks, months), and the risk level (between 0-100%). Then, the portfolio enters the market with one out of three possible outcomes:

1. It reaches the desired profit level, and the smart contract automatically distributes the principal and the respective profits to each investor.
2. It reaches the stop loss, and the smart contract automatically distributes the principal invested. A risk-free investor gets 100% of his initial investment. In this case, no risk means no loss. Variable-risk investors will receive only a part of the principal amount, while high-risk investors will not receive the principal amount invested.

3. It reaches the time limit, and the smart contract automatically distributes the principal invested and the profits at the time.

Welthee's ecosystem

The platform is designed to meet most investing needs while creating a great user experience. The app is user-friendly, easy to navigate and use, allowing users to have passive and active income strategies, diverse portfolios, fiat on-ramps, debit cards linked to the wallet, and exchange or send funds anywhere in the world, all with a zero threshold of entry. It's everything you need from a bank, and more.

Patent-pending risk mitigation method

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

Token rental

Token rental is a passive income source available for all users. You can allocate a certain number of tokens to the rental smart contract and reap the benefits.

Liquidity pools

It is another form of passive income, generated by distributing tokens to both low-risk and high-risk liquidity pools.

APIs for integration

The platform will be integrated with other trading platforms and investment apps.

Variable Risk portfolios

Each user can choose the exact risk of investment - from 0% to 100% and see the potential profit before making the investment.



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Android and iOS Apps

The platform will be easily accessible through multiple types of devices – native apps for both iOS and Android.

Universal Wallet

The universal wallet allows investors to distribute their funds easily, in passive or active investment opportunities.

Markets

The buy and hold portfolios will present various assets like index funds, currencies and gold.

Automated investments

Short-term recurring investments will be made available so that users will save time managing their investments.

Short and Long term

The rebalancing capabilities of the assets allows them to be allocated to different portfolios, to increase the chance of earning profit.

Digitized assets

Items like real estate, art, or venture funds will be available as additional investment instruments.

Staking

Users will be able to offer their holdings for interest, generating an additional income stream. At the same time, they will be able to get collateralized loans based on their holdings.

Debit card

The Welthee debit card will be linked to the user's universal wallet.

- **Fiat gateway**

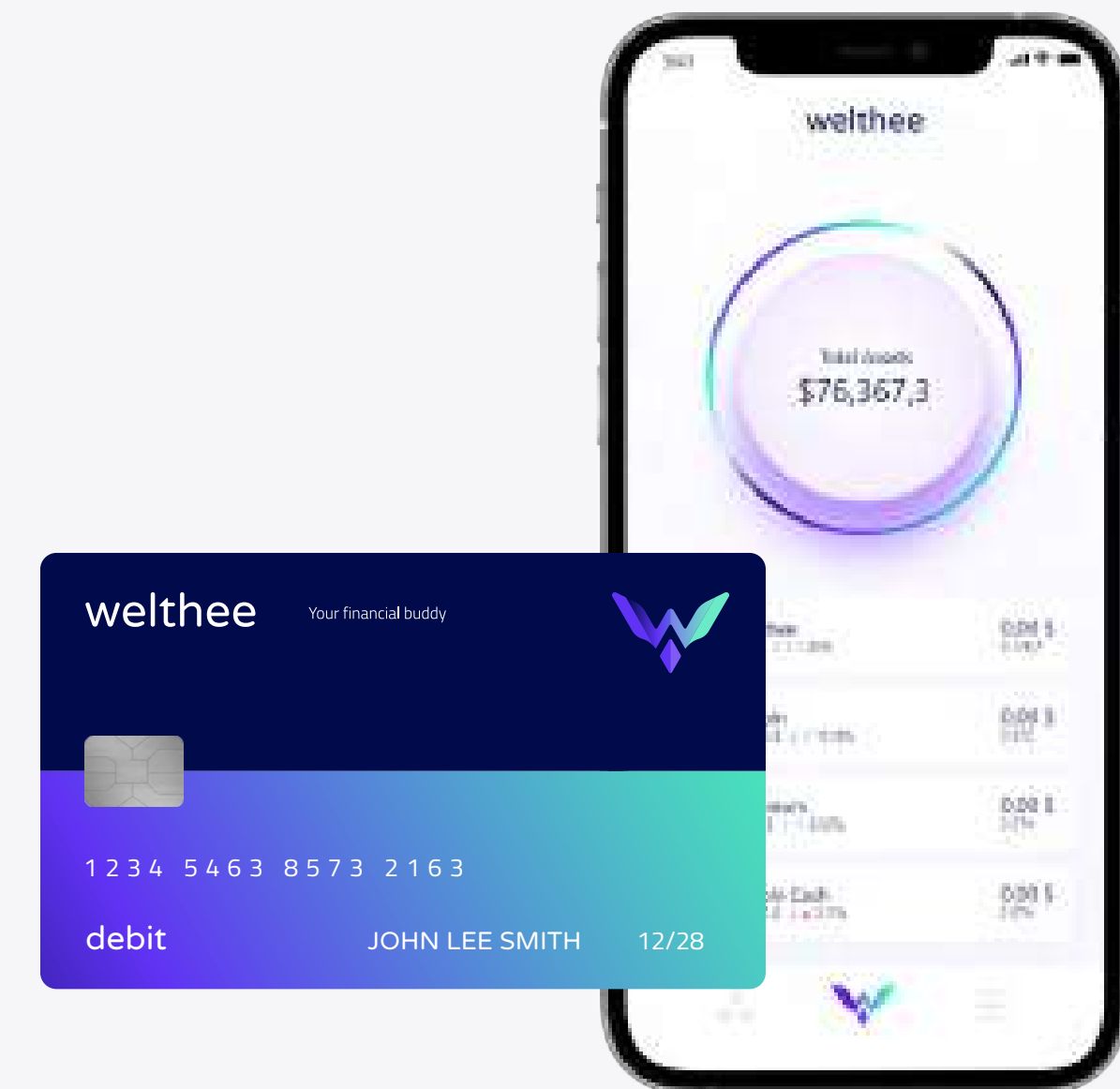
Any asset on the platform can be bought with fiat money or can be turned into fiat money, and withdrawn into a personal bank account.

- **Institutional accounts**

Institutions with a minimum of 5 million tokens will be able to open and manage non-custodial accounts for their clients and manage their investments.

- **Money managers accounts**

Users with over 1 million tokens can become managers for other accounts.





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8. Welthee Token Generation Event

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





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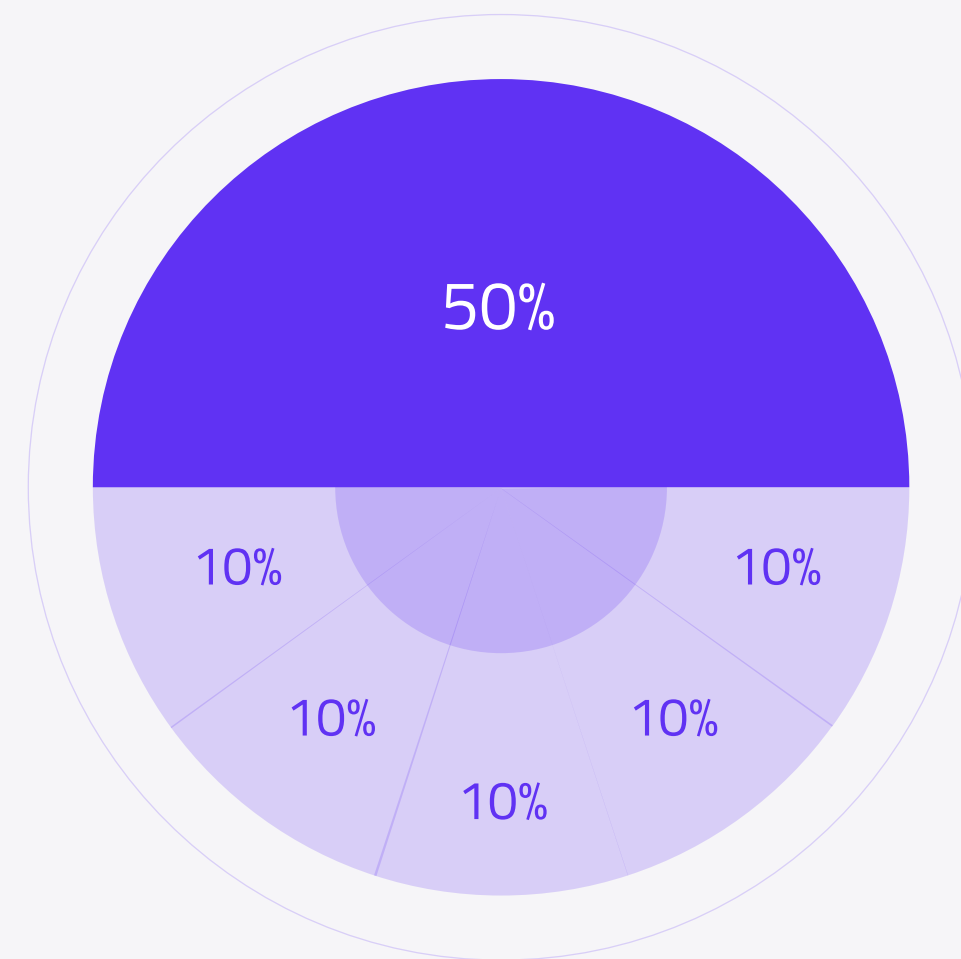
9. Token Distribution & Sale Goals

- Goal 1 >** 10,000,000 investors who will contribute with the minimum of \$50, maximum being \$1,000 (5 billion tokens total)
- Goal 2 >** 3,500 money managers who will hold a minimum of 1,000,000 tokens (3.5 billion tokens total)
- Goal 3 >** 700 institutions who will hold a minimum of 5,000,000 tokens (3.5 billion tokens total)
- Goal 4 >** all 17 billion tokens to be sold to investors interested in long-term investments



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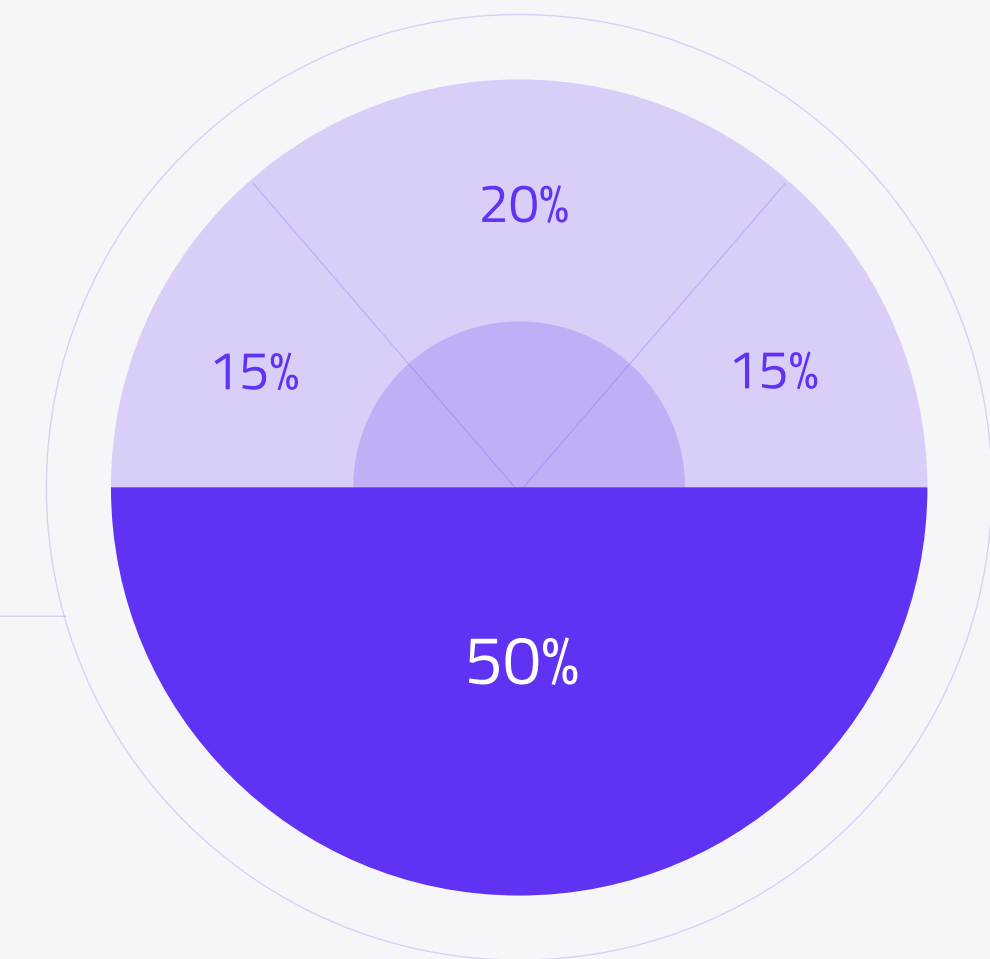
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50% token crowd sale & staking;
10% operations, development, legal;
10% founders, early adopters;
10% team, advisors, ambassadors;
10% insurance fund, liquidity, portfolio;
10% marketing, partnerships.

Token Distribution

Funds Distribution



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



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10. Bonding Curve Offering & Referral Program

A regular bonding curve can be manipulated for speculative returns, resulting in a lower sell curve, to disincentivise manipulation. Welthee is developing a proprietary system similar to a bonding curve offering, capable of selling tokens from multiple blockchains.

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

The tokens will be vested for one year.

Each investor will receive a 20% referral bonus for each investor brought into the Bonding Curve Offering through a referral link, up to a maximum of 5 investors - this bonus applies only to tokens purchased after the Bonding Curve has been implemented and is not retroactive.

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

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.

For example:

@200,000 investors
the token price will be \$0.2

@1,000,000 investors
the token price will be \$1

@10,000,000 investors
the token price will be \$10

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

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



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11. User Experience

As a Welthee user, you can build additional sources of passive income and invest without worrying about your money.

The security of your funds is guaranteed by the decentralized blockchain technology, but also by the risk-free investment opportunities, should you choose them.

The friendly interface of the app empowers users of all experience levels to invest their money and build their wealth.

The app empowers users to invest in many portfolios with just a few clicks. This way, you can learn and earn more quickly.

12. Crypto Market Evolution

The sum total of all global money is ~\$86 trillion. The crypto-market has come to amount some \$202 billion.

The increased interest in the crypto-market is mainly owed to blockchain technology, which allows transparent and accurate transactions between sender and receiver, without the involvement of a third party.

In more detail, some of blockchain's greatest advantages are as follows:

- reduced fees compared to banking, dependent on the blockchain used;
- high level of transparency: anyone can track the movement of funds;
- enhanced security: transactions are encrypted and stored across the network (decentralized);
- immutability: after confirmations are complete, a transaction cannot be reversed;
- natively supports cross-border transfers: funds can be sent easily anywhere in the world;
- increased efficiency and speed: transfers are almost instant and confirmed in minutes.

The Robo-advisors trend

The number of automated financial advisors within the wealth management field has noticeably increased. It's expected that, by 2025, over \$16 trillion worth of assets will be managed with the support of Robo-advisors.

This underlines, above all, user need for a mentor/guide through the investment world.

Considering that many wealth management institutions have an entry threshold of \$5,000 for their robo-advisors, it is discouraging for entry-level investors to get any guidance.



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13. Welthee Team

Welthee has an experienced and enthusiastic team, bringing together experts across cryptocurrency, capital markets, financial services and scalable platform development.



Crinela Pamfilie
PRODUCT MANAGER



Andrei Ureche
CBMO (Expert in Branding & Marketing)



Máté Lang
BACKEND DEVELOPER



Cristian Șerban
SECURITY ARCHITECTURE EXPERT



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



Cristian Voaideş
FOUNDER & VISIONARY



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



Rodica Fărcaș
CUSTOMER CARE

14. Strategic Partnerships

For the investment industry to gain a new face in the market, there is needed collective effort. The strategic partners we're looking for in our mission encompass several areas of expertise.

We're partnering with:

- 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

Some of the opportunities we're bringing to our partners are:

- The opportunity to offer risk-free investments in volatile markets to their existing clients
- The opportunity to be listed on the platform and included in the portfolios (for token issuers)
- The opportunity to be listed on the platform as a contact so that local clients can contact them directly (for money managers and financial institutions)
- The opportunity to hire money managers and offer non-custodial investment accounts to their clients (for financial institutions)



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15. Roadmap

Our journey in the following years will be as follows:

Q1 2021 >

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

Q2 2021 >

Blockchain Phase 2 Announced
Beta Stage Wallet for iOS and Android
Private Sale
Smart Contracts for Vesting

Q3 2021 >

Bonding Curve Offering
Direct Sale Offering
Staking Program
Blockchain Phase 3 Announced
Launchpad

Q4 2021 >

Portfolio Smart Contracts Phase 1
Liquidity Pool Smart Contracts
Gold-Based Portfolios

2022 >

Family Accounts
Institutional Module
Visa / MasterCard linked to the wallet
Token Rental Smart Contract
Money Manager Module
Portfolio Smart Contracts Phase 2





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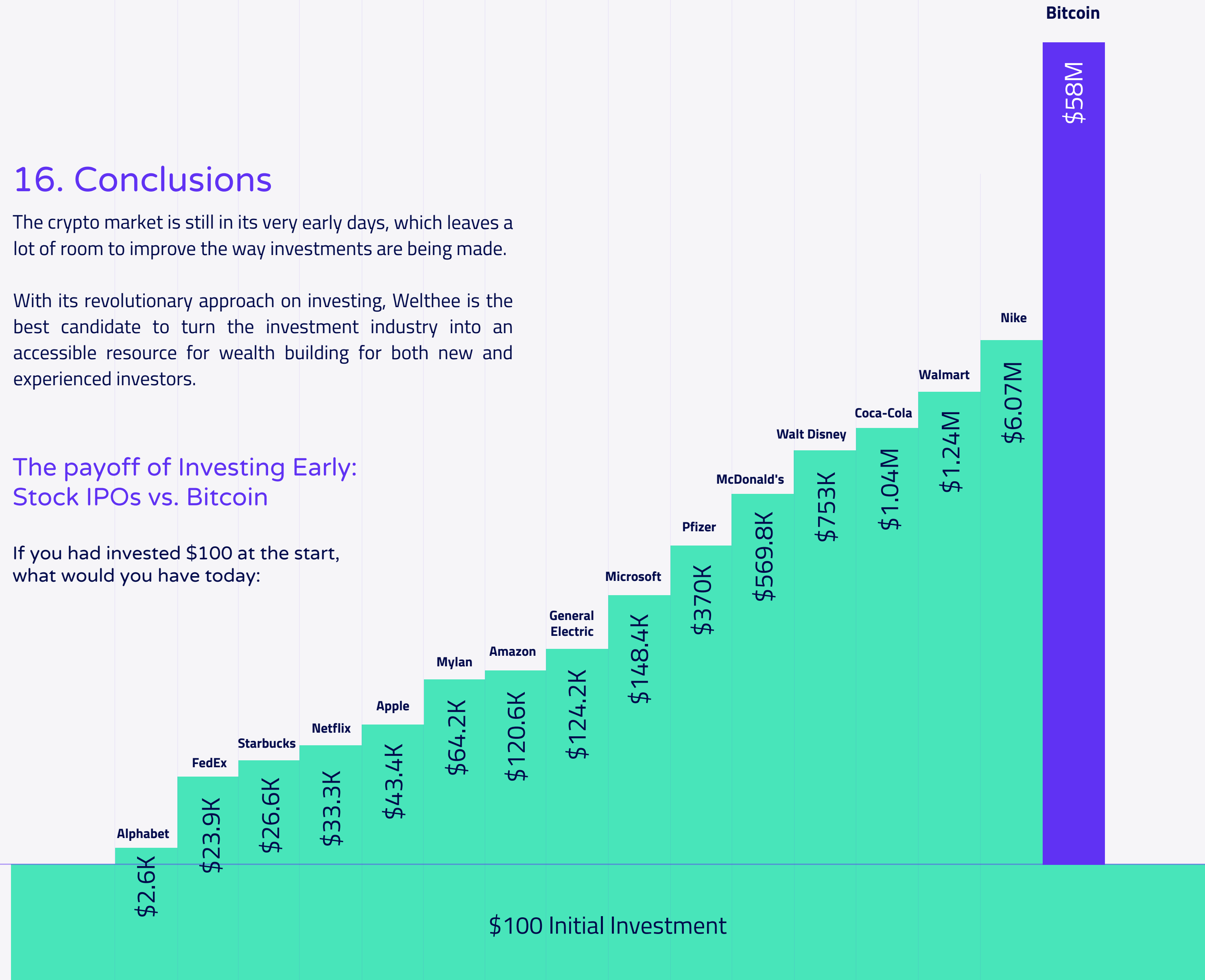
16. Conclusions

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 at the start, what would you have today:





Make your Money work for You

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The Future of Financial Freedom