



**WealthBlock.AI**

Intelligent Personal Finance Solutions on Blockchain

**Whitepaper**

# Contents

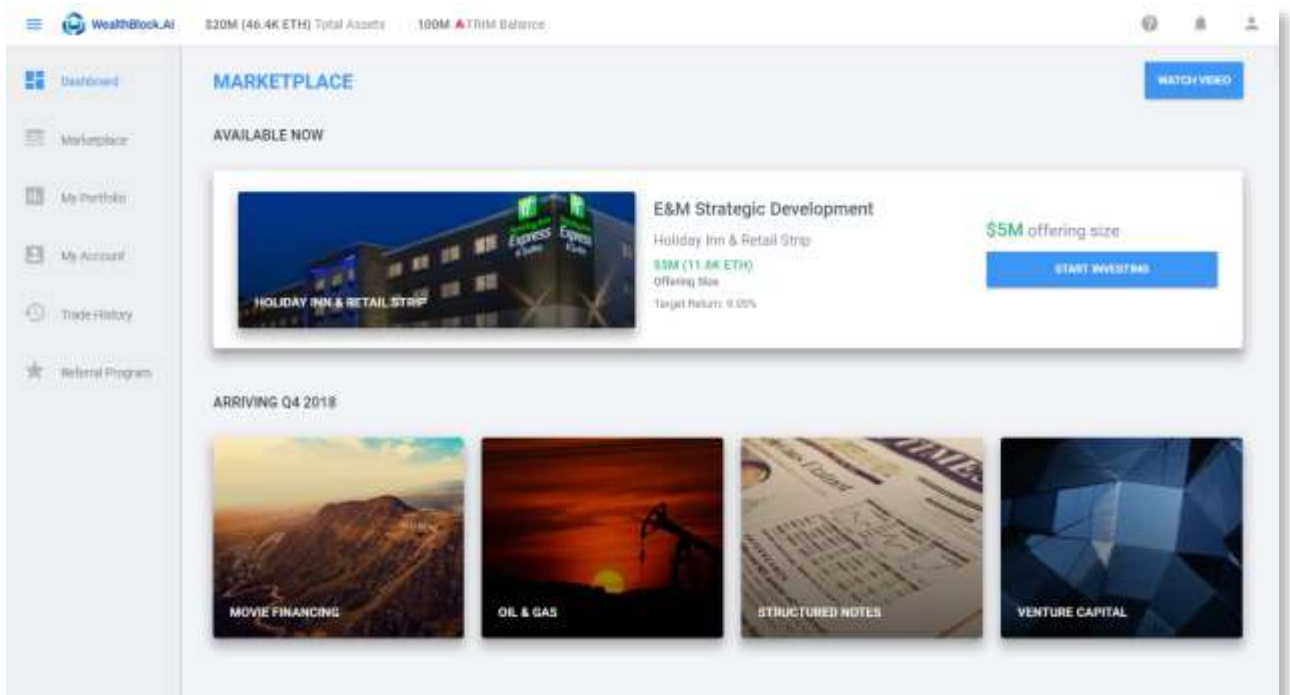
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## Summary

WealthBlock.AI is the first decentralized personal finance platform that integrates blockchain, digital assets, and artificial intelligence to provide solutions to finance-related problems faced by all investors.

Many investors lack equal access to high quality investment options. Even when attractive opportunities are accessible, investors face the daunting task of making good financial decisions and adhering to a disciplined execution plan.

WealthBlock.AI leverages innovations in crowdfunding and blockchain technology to create an environment where all investors - regardless of capital, credentials, and location - have equal and transparent access to alternative investment opportunities. Taking advantage of the tremendous progress in the world of machine learning over the last decade, WealthBlock.AI then helps investors make better decisions and automatically executes their financial plan.



## Our Mission

At WealthBlock, we have a passion for fighting for the underdogs and making this world a better place by giving everyday people a fair chance to take control of their financial future.

We believe that the expanding “internet of value” helps improve our lives.

We would love to contribute by using the knowledge we love – investment management, blockchain, artificial intelligence, and behavioral science - to help people achieve their financial goals.

## Background

Since Satoshi Nakamoto first laid out the vision for [Bitcoin](#), the underlying technology (blockchain) that is used to secure cryptocurrencies has been decoupled from it. The Ethereum network makes it simple for entities to issue their own crypto tokens. But more interestingly, Ethereum also allows for the creation of distributed applications (dapps) on the blockchain. As Coindesk has noted, unlike today's centralized apps such as Facebook, Google, or Uber, apps built on the blockchain and the Ethereum platform “don't require a middleman to function or to manage a user's information”.<sup>1</sup> The result has been an explosion in the number of decentralized applications that utilize the blockchain and Ethereum to provide new solutions in areas ranging from financial exchanges ([Kyber Network](#)), to news networks ([DNN](#)), to identity management ([Uport](#)). The common thread tying these applications together is their drive to provide services that solve problems created by traditional, centralized platforms within their respective domains. In short: using blockchain to return user control over data and democratize access to services. In this same spirit, WealthBlock.AI leverages the Ethereum platform to provide intelligent personal finance solutions on the blockchain.

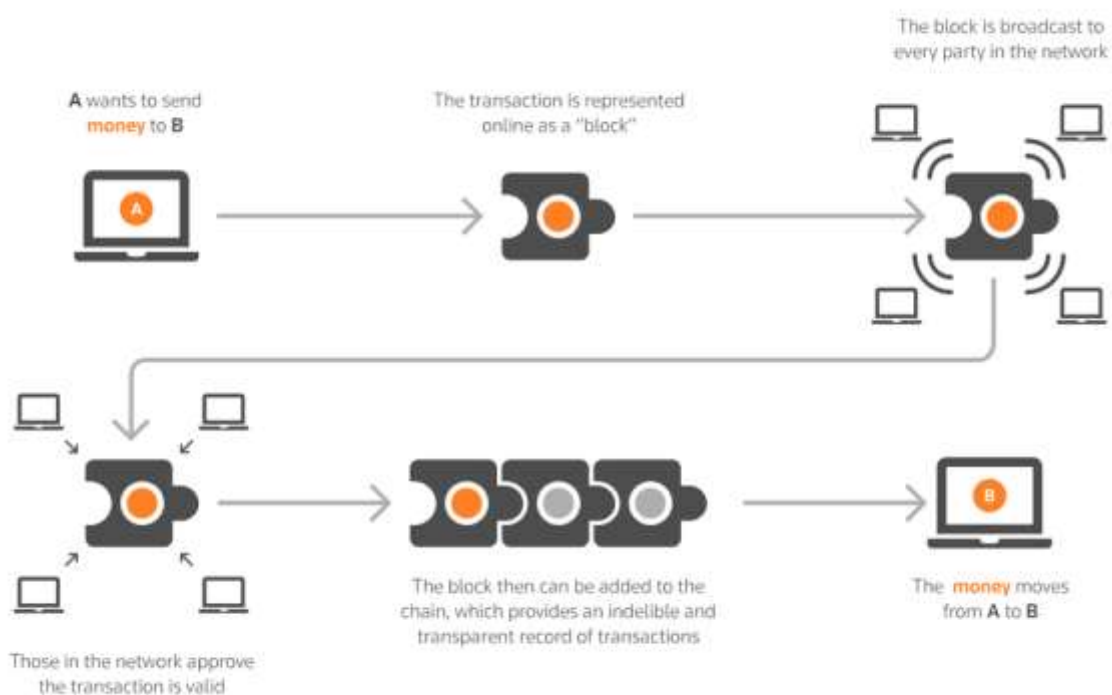
The concept of a decentralized digital currency system has been around for decades. But it wasn't until 2009 that a viable solution was proposed in the form of Bitcoin. With Bitcoin, users leverage public key cryptography to manage ownership, while a "proof of work" algorithm provides consensus and validation of ownership. Each transaction that is executed in a given time period is recorded into a file called a block. A blockchain is made up of an

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<sup>1</sup> <https://www.coindesk.com/information/what-is-a-decentralized-application-dapp>

ever-increasing set of blocks, which are constantly verified by miners who are the members of that network.

Each verified block is added to the existing blockchain, which creates a complete history of all transactions and related information for a particular entity. This shared record can be seen as a distributed ledger or database, which is visible to all concerned parties and constantly updates to represent the latest state of the Bitcoin ledger. And since the ledger keeps a copy on every single node on the network, there is little chance that the associated data will be lost or maliciously modified. This transparency makes blockchain technology particularly secure.



Similarly, the idea of taking the concept behind the blockchain and applying it to other areas beyond just cryptocurrencies has also existed for at least the last two decades.<sup>2</sup> But it wasn't until Bitcoin was developed that this became feasible. Subsequently, a number of other applications began to emerge. These applications followed two distinct paths. On the one hand, applications like [Namecoin](#) implemented their own blockchain. But the resources required to develop, implement, and maintain individual blockchains are not feasible for many companies. On the other hand, instead of building their own blockchain, companies could build on top of the existing Bitcoin blockchain. However, shortcomings around using Bitcoin as a platform rather than just as a store of value made this difficult. Recognizing this

<sup>2</sup> E.g. Nick Szabo's proposal for [Secure Property Titles with Owner Authority](#).

problem, [Ethereum](#) created an “alternative protocol for building decentralized application” on top of the blockchain.

The Ethereum platform offers a Turing-complete scripting language and trustless smart contracts. Smart contracts function as “cryptographic ‘boxes’ that contain value and only unlock it if certain conditions are met”. Turing completeness allows developers to use as much complex and sophisticated logic in their applications as they want. Together, these features provide a foundational layer that offers developers unparalleled flexibility, while Ethereum’s [rich statefulness](#) ensures transparency. Developers can create apps that can’t be built, or would be too difficult to build, directly on top of Bitcoin. These range from financial applications that provide “users with more powerful ways of managing and entering into contracts using their money”, semi-financial applications that have a “non-monetary side”, and applications that aren’t financial in nature at all.<sup>3</sup>

The result: more than 1,500 dapps have already been built on top of the Ethereum platform. That number is growing quickly.<sup>4</sup> The type of applications varies widely, from companies like [Golem](#) that provide a decentralized global market for computing power, to projects such as [Status](#), which offers a mobile Ethereum OS. And just as companies like [Kyber Network](#), [DNN](#), and [Upport](#) have leveraged the power of the blockchain and Ethereum to provide a wide range of incredibly valuable services to consumers, [wealthblock.ai](#) is using the blockchain and Ethereum to build the future of personal finance solutions.

## Current State of Wealth Management

Traditional wealth management solutions are outdated. Banks, other large financial institutions, and conventional wealth management advisory services rarely innovate. In their 2017 “Top Ten Trends in Banking” report, for example, Capgemini Consulting found that a “lack of leadership support, regulatory burdens, cultural and infrastructure limitations are hampering in-house innovation in banks”.<sup>5</sup> Banks continue to operate under a business-as-usual model, despite changes in consumer preferences, needs, and attitudes. The shortcomings of this antiquated approach are readily apparent. A recent Gallup poll reported that 28% of people trust their bank very little or not at all.<sup>6</sup>

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<sup>3</sup> <https://github.com/ethereum/wiki/wiki/White-Paper>

<sup>4</sup> <https://www.stateofthedapps.com/>

<sup>5</sup> [https://www.capgemini.com/wp-content/uploads/sites/34/2017/08/banking\\_trends\\_2017\\_web\\_version\\_0-1.pdf](https://www.capgemini.com/wp-content/uploads/sites/34/2017/08/banking_trends_2017_web_version_0-1.pdf)

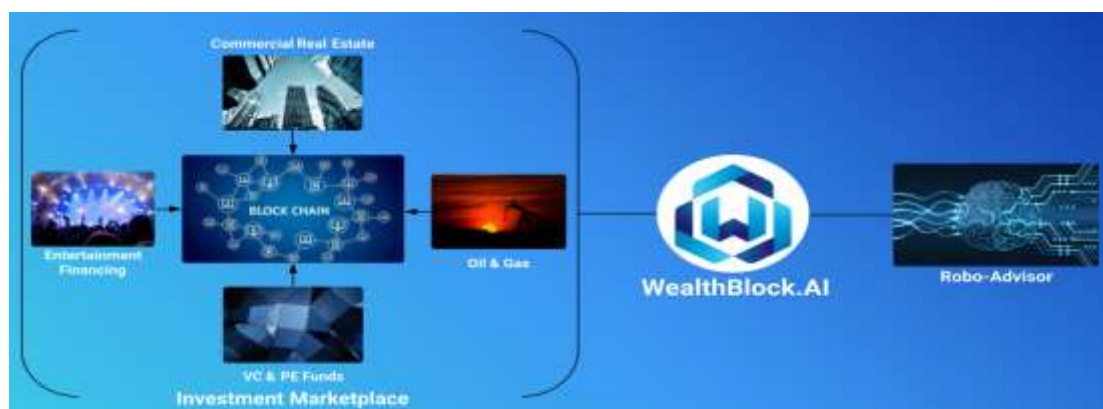
<sup>6</sup> <http://news.gallup.com/poll/1597/confidence-institutions.aspx>

The growing acceptance of web-based robo advisory firms like Wealthfront and Betterment is a testimony to the huge potential that the non-traditional wealth advisory space represents. Founded only 10 years ago, both Wealthfront and Betterment already have more than \$10 billion in assets under management.<sup>7</sup> But more importantly, the success of companies in this market niche also highlights the gap that exists between what an average investor actually needs and what standard wealth advisors currently provide. As Wealthfront's own tagline states, "everyone deserves access to sophisticated financial advice, without the hassle or the high fees".<sup>8</sup> Unfortunately, established wealth management services don't meet even this low bar.

Though a step in the right direction, companies like Wealthfront and Betterment also have their own limitations. Namely, they only offer common and non-differentiated asset choices (i.e. equities, bonds, ETFs) to investors. In addition, they utilize an overly simplified and academic approach to asset allocation that fails to adequately take into consideration an investor's personal situation (e.g. life events, realistic financial objectives, and spending habits). In other words, they focus primarily on relatively simple asset allocation instead of addressing customers' actual financial planning needs as a whole.

## WealthBlock's Way to Personal Finance

Between the failure of traditional wealth management services to meet the needs of average investors, the limits posed by robo advisors such as Wealthfront, and the emergence of disruptive platform technologies like Ethereum, there is a rich opportunity to offer cutting-edge wealth management advisory services on the blockchain. WealthBlock.AI will be the platform to seize this opportunity.



<sup>7</sup> [https://www.wealthfront.com/static/documents/form\\_adv\\_part\\_1.pdf](https://www.wealthfront.com/static/documents/form_adv_part_1.pdf), <https://www.fastcompany.com/40442080/robo-advisor-betterment-is-on-a-personalization-push-as-it-surpasses-10-billion-in-aum>

<sup>8</sup> <https://blog.wealthfront.com/finance-tech-startup-funding-2013/>

WealthBlock offers a better approach to wealth management specifically designed to address the problems investors increasingly face today. We provide solutions that solve the following investment challenges:

## **Problem**

### **Lack of Access to High Quality Investment Options**

While the best funds and investment opportunities are available to the top 1% of investors, average investors regularly miss out on good investment opportunities. Due to regulatory overhead and requirements, most alternative assets, such as private equity funds, venture capital funds or private REITs, have high minimum investment requirements and require credentials that keep everyday investors away.

## **Solution**

### **Crowdfunding and Asset Tokenization**

Through the WealthBlock Marketplace, all investors enjoy convenient, direct and affordable access to high quality alternative investment options formerly available to only the wealthiest investors. These are assets outside traditional stocks and bonds; for example, commercial real-estate, venture capital and private equity funds, and entertainment financing. Through the use of crowdfunding, WealthBlock pools investors' capital together to provide access to investments that most individual investors would not be able to afford on their own.

In addition, by ensuring adherence to the proper legal requirements, observing regulations that cover securities and other investments, and by forming strategic partnerships with registered and regulator-approved brokers, dealers, and exchanges around the world, WealthBlock provides access to alternative assets in the U.S. to accredited, non-accredited, and international investors.

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## **Problem**

### **Cost of Access**

Wealth management services, advisors, and investment banks have long preferred accounts for which they can charge fees as a fixed percentage of the assets under management (AUM). Given that, traditional wealth management services focus heavily on high net worth investors. The average investor is left out in the cold with substandard service, high fees, and limited investment opportunities.

## **Solution**

### **Streamlined Technology and Blockchain Record Keeping**

WealthBlock cuts out financial intermediaries to bring quality alternative investments directly to investors, while also leveraging streamlined technology to drive down operational costs. By doing so, WealthBlock provides investors with direct and affordable access to quality investment options.

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## **Problem**

### **Lack of Liquidity**

Alternative assets are notorious for lack of liquidity. But everyday investors often face different liquidity needs and time horizons than institutional and accredited investors do.

## **Solution**

### **Blockchain and Asset Tokenization**

By using tokenized assets and blockchain technology, WealthBlock has created a secondary market for alternative assets to provide liquidity for traditionally illiquid asset types, such as commercial real estate or structured notes.

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## **Problem**

### **Geolocation Barriers**

International capital markets are highly fragmented, especially when it comes to cross-border alternative investments. As a result, investors frequently find it difficult to invest in alternative assets in different countries.

## **Solution**

### **Cryptocurrency Acceptance**

Alongside the tokenization of financial assets, WealthBlock effectively eliminates the geolocation barrier to cross-border investment by accepting cryptocurrencies as investment payment, including Bitcoin and Ether. We intend to accept additional major cryptocurrencies soon.

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## **Problem**

### **Poor Decision-making**

As financial products and regulation become increasingly more complex, few of us have the required knowledge and expertise to make sound financial-decisions. Even professional financial advisors don't have all the knowledge required to cover all areas of personal finance.

## **Solution**

### **Consolidate Knowledge and Personalize Recommendations**

WealthBlock will build a robo-advisor that can consolidate knowledge and expertise of all domain experts in an integrated manner to provide optimized solutions. By going beyond traditional investment profile metrics and taking into account significant life events, the WealthBlock robo-advisor will make personalized recommendations tailored to your specific needs.

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## **Problem**

### **Lack of Discipline in Execution**

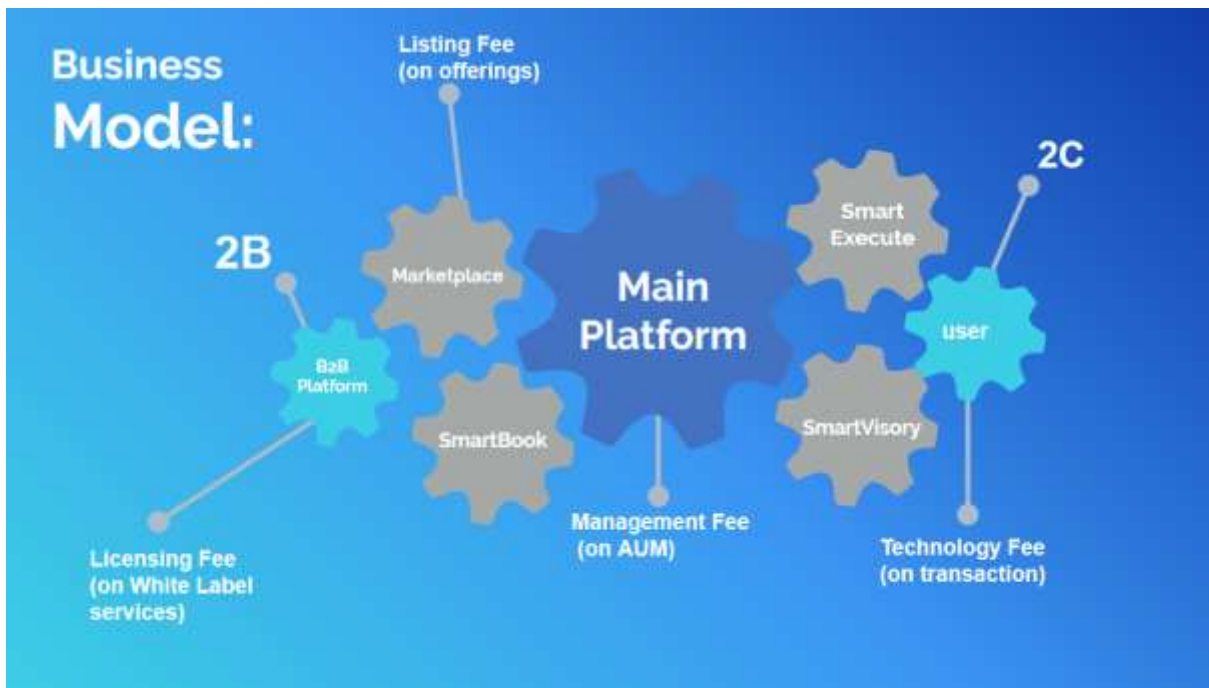
After selecting an investment, investors face continued uncertainty over whether they have made the right decision. Short-term emotions often dominate rational long-term thinking. This causes investors to exit investments when they should hold for the long-term. On the flip side, investors sometimes ignore negative information and clear signals, for fear of losing money, and “hoping” to get back to even.

## **Solution**

### **Automate Planning and Execution**

When provided a large enough data set, machines are very good at consistent, logical and rational processing of information. With predefined logic designed by experts and tremendous computing power, our robo-advisor will run millions of simulations on thousands of scenarios to find the optimal answer, in real-time, without any emotional hinderance. This allows your investment plan to be both dynamic and automated.

## Business Model



Wealthblock.AI has three lines of integrated businesses:

### Investment Platform

By providing an online marketplace to individual investors and financial advisors to access vetted alternative assets directly, WealthBlock charges a management fee on assets under management, as well as a listing fee per offering (i.e. the capital being matched on the platform).

In addition, by supporting a secondary market of the tokenized alternative assets, WealthBlock charges a technology fee on each transaction.

### White-label Platform Provider

In addition to building WealthBlock's branded investment platform, WealthBlock also provides a white-labeled solution to other financial institutions to power their investment platform under their own brand. In doing so, WealthBlock charges a licensing fee for the use of its intellectual property and infrastructure.

## Robo-Advisory

WealthBlock will soon begin development of its internet advisory business (i.e. SmartBook, SmartVisory, SmartExecute), that provides robo-advisory services and charges an advisory fee. In addition, WealthBlock intends to provide the development environment and tools to allow other developers to develop, market and license their own robo-advisors.

## Product & Services

### WealthBlock Marketplace

As an initial step toward building a comprehensive wealth advisory solution on top of the blockchain, WealthBlock has launched WealthBlock Marketplace into the market first, which will later be followed by other related products (see Roadmap below). The WealthBlock marketplace encompasses the following key features:

#### Professionally Curated Investment Offers

All investment options and management teams must undergo a stringent due diligence process and be vetted by our in-house investment team and independent domain experts.

#### Wide Range of Asset Selection

To introduce the best investment options and talents, WealthBlock provides access to alternative assets that cover a wide range of industries, strategies, and products beyond traditional assets like stocks, bonds or ETFs. For example, WealthBlock will provide investment opportunities in funds covering private real estate, movie and concert financing, private equity, energy, litigation finance etc.

#### Crowdfunding Mechanism

To lower or eliminate investment minimums, WealthBlock Marketplace supports equity crowdfunding mechanisms to give people equal access regardless of investors' amount of capital or their credentials.

#### Tokenized Digital Assets Managed by Smart Contracts on Blockchain

To improve transparency, system robustness, and operational efficiency, WealthBlock Marketplace uses smart contracts to tokenize and manage the issuance and subsequent trading of digital assets. All transaction records will be available on blockchain.

### Liquid Secondary Market

To provide liquidity to alternative assets needed for convenient portfolio construction and rebalancing, WealthBlock will provide a secondary market for our tokenized assets.

### Accept Cryptocurrency as Payment

WealthBlock aims to support the use of all major cryptocurrencies as payment methods to invest in tokenized assets or receive investment returns. Initially, however, the primary payment method will be Ether.

### Continuous Investment Performance Monitoring

To ensure investments on our platform meet our performance criteria on an on-going basis, WealthBlock will monitor, evaluate, analyze and rank investments' performance systematically. Investments that fail to meet our performance criteria will be removed from the WealthBlock Marketplace and the investment managers and affiliates disqualified to list other offers on WealthBlock.

### AI-powered Recommendation Engine

To help investors quickly and easily identify investment opportunities, WealthBlock Marketplace's AI-powered recommendation engine will continuously identify and present investment opportunities of potential interests to investors based on their preferences and past investments.

## Technical Overview

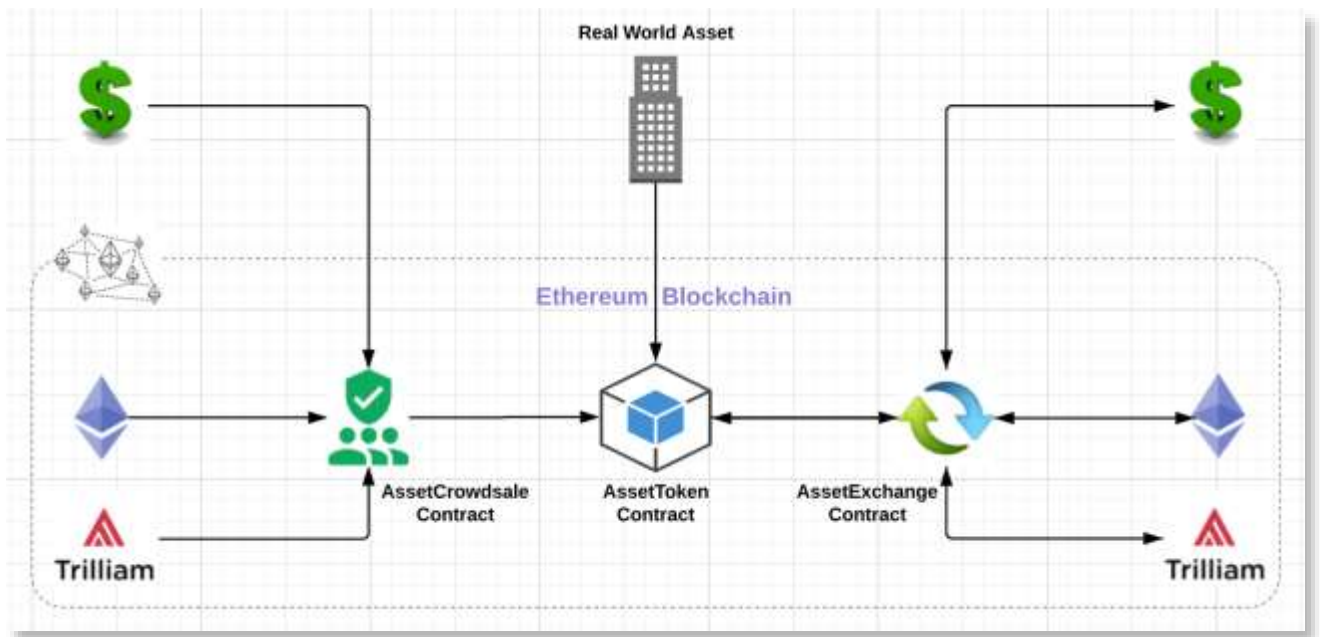
To enable investors anywhere in the world to participate in the highest quality alternative investment opportunities, regardless of capital or qualification, WealthBlock is developing smart contracts to be deployed to the Ethereum blockchain. The Ethereum Virtual Machine is a sandboxed virtual stack machine embedded within each full Ethereum node, responsible for executing contract bytecode. The programming language used to develop applications running on the Ethereum blockchain is called Solidity, which is a high-level language for implementing smart contracts. Solidity supports inheritance, libraries, complex types, and reads quite similarly to object-oriented programming languages, such as C++, Python or JavaScript.

### Blockchain Agnostic / Blockchain Portability

While we will initially deploy contracts to the Ethereum blockchain, it's important to note that WealthBlock has built its own ledger interface that resides between the web platform and Ethereum blockchain. This separation creates portability, meaning that should WealthBlock deem that other blockchain networks such as EOS, NEO, Stellar, or even a yet to be released DLT implementation, provide benefits above and beyond Ethereum, a migration will be seamless. WealthBlock is fully aware that blockchain technology is still in its infancy, and is thus prepared to integrate with the latest advancements of technology in this space.

### Smart Contracts

“Asset Tokenization” is the process of converting rights to an asset into a digital token. This creates a digital representation of a real-world asset, such as real estate, on a blockchain which can be traded just like any other token. On the Ethereum blockchain, asset tokenization can be achieved through the creation of a smart contract. WealthBlock Marketplace will be powered by three core smart contract implementations that embed all of the rules governing each investment opportunity, while simultaneously securely recording the ownership balances between investors.



At a high-level these smart contracts will be used to:

- Record ownership of real-world assets
- Facilitate the crowdfunding of initial asset offerings
- Enable a secondary market for trading illiquid alternative assets

These smart contracts - Asset Token, Asset Crowd Sale, and Asset Exchange - comprise the core of the WealthBlock Marketplace platform. A high-level overview of each contract is provided below.

### Asset Token

The WealthBlock Marketplace Asset Token maintains each investor's balance of ownership of real world assets such as commercial real estate or participation in a movie financing opportunity. Asset Tokens will implement the [ERC20 Token Standard](#), the current standard and most widely used interface for implementing methods required to transfer value between Ethereum-based smart contracts. The basic properties of a smart contract include:

- *name*: Name of the asset, e.g. Chicago Hotel Development
- *symbol*: Unique symbol for each asset maintained by WealthBlock
- *decimals*: Maximum amount of divisibility for each asset. We will use the standard value of 18 used for Ether
- *market value*: Current asset market price in USD.



- *total supply*: The total supply will be set to 1, as all investors will own some fractional amount of the single unit of the asset.
- *balances*: A mapping of each investor's public address to their fractional ownership amount

Each asset to be tokenized by WealthBlock will deploy its own instance of the Asset Token contract.

### Asset Crowd Sale

While the Asset Token will represent investor ownership of an asset once an offering has been finalized, the Asset Crowd Sale smart contract will contain the rules governing the initial offering. It is also responsible for receiving and processing investment funds. Each Asset Crowd Sale will reference a single corresponding Asset Token, which will *approve* its entire total supply for transfer by the Asset Crowd Sale. (see [ERC20 approve/allowance](#) specification). The relationship and flow between the Asset Crowd Sale and Asset Token contracts is as follows:

- The Asset Crowd Sale contract address for each Asset Token will be made available to investors on the WealthBlock.AI platform. An investor can use any means to send Ether (ETH) to the contract address, such as MetaMask or a secure hardware wallet.
- Using the Solidity *payable* modifier, the Asset Crowd Sale contract will accept Ether, and apply a conversion rate from Ether to the asset issuer's preferred currency.
- Once the Crowd Sale *offeringSize* has been met, the contract will no longer accept any funds.
- Fractional ownership of the underlying Asset Token will then be distributed by the Asset Crowd Sale contract to each qualifying investor.

### Asset Exchange

The Asset Exchange contract will facilitate a secondary market for completed offerings mentioned above. A user wishing to divest of their ownership can send any portion of their Asset Token to an Asset Exchange contract for the same underlying asset. This will create a pending "sell" order on the blockchain.

Users intending to purchase interest in assets in the secondary market can then send Ether to the same instance of the Asset Exchange contract. This contract will contain all the matching engine logic necessary to then execute an exchange of value between users.

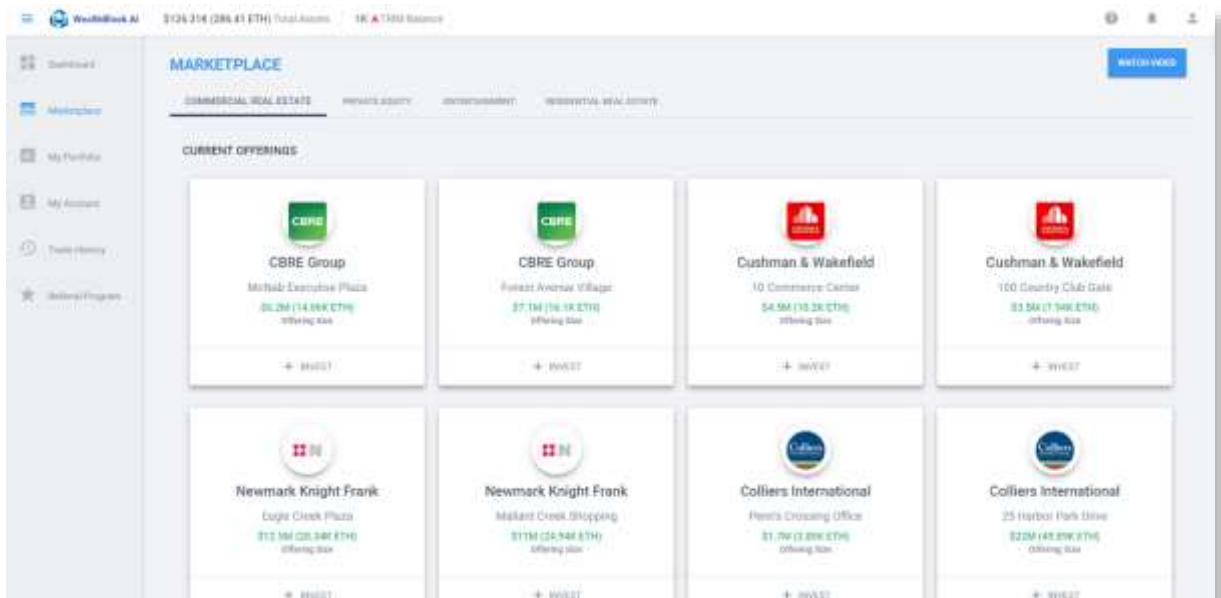
While both the *Asset Crowd Sale* and *Asset Exchange* contracts will initially implement the [ERC20 Token Standard](#), it is anticipated that future instances will implement the [ERC223](#) interface, once it becomes widely accepted and implemented by the majority of third-party wallets.

Current tokens on the Ethereum blockchain only support accepting Ether as payment, which is sufficient for the initial WealthBlock Marketplace roll-out. In the future, however, we intend for the marketplace to accept many others cryptocurrencies for payment of investments. ERC223 is a pending standard that will streamline the acceptance of other Ethereum based tokens. This will enable our vision of allowing users to exchange any value or asset for any other registered on the WealthBlock.AI platform.


## Web Platform


Provided a user has registered on WealthBlock.AI, and passed KYC/AML verification, they will have the ability to interact with the various asset contracts directly using their wallet of choice. However, the WealthBlock.AI web platform streamlines this process, by providing an intuitive and user-friendly interface for investing in any opportunity on the WealthBlock platform.

## Dashboard of High Quality Investment Opportunities



## In-depth Investment Offering Research





\$5M

OFFERING SIZE


### E&M Strategic Development

Holiday Inn & Retail Strip  
\$5M (11.33K ETH) Offering Size

OFFER DETAILS
DOCUMENTS
LOCATION

### Summary

E&M is pleased to offer a Diversified Real Estate development opportunity in Elkhorn, WI consisting of a Holiday Inn Express, national restaurant franchise, and retail strip center. E&M has \$6.3mm for use out of a total \$15.44mm development already in process with substantial municipal support. A national co-tenant is developing more than 40% of the entire lot which will drive additional business to the development.



### Project Details

THE WHO, WHAT AND HOW OF THIS DEVELOPMENT

#### Hotel Development

Holiday Inn Express and Suites: Franchise Obtained: 84 Room New Construction. E&M will develop, own, and oversee investor relations for Holiday Inn Express franchised hotel and nationally recognized restaurant.


#### Retail Strip and Sports Bar

Rosati's Sports Bar or Other Restaurant. Active negotiations with a variety of well-known franchisors and high quality national tenants. Up to 23,000 sq. ft. of customizable space for multiple tenants.


### Scheduled Quarterly Payments

Principal repayment is expected upon the property's sale, which will likely include capital appreciation


Q1




Q2




Q3



Q4




### Payment Structure




Target Return

-



WealthBlock Fee

=



Investor Return

## KYC / AML Verification

1 Verify Identity      2 Accreditation Status      3 Payment Method

**STEP 1**  
Verify Identity

WealthBlock.AI has implemented this verification step to stay legally compliant with KYC/AML (Know Your Customer/Anti-Money Laundering) regulations. This is an additional measure to ensure against accepting fraudulent contributions. All investors must complete the KYC/AML form before making any investments through WealthBlock.AI.

**PERSONAL INFORMATION**

Legal first name\* Deji      Legal middle name       Legal last name\* Jitroh

Date of Birth\*       Phone number\*

**COUNTRY INFORMATION**

Nationality\*       Country of Residence\*

**IDENTIFICATION**

Identification Number\*       Identification Type\*

Upload Government Identification  
[Click - or - Drag and Drop](#)

## Accreditation Status Selection

1 Verify Identity      2 Accreditation Status      3 Payment Method

**STEP 2**  
Accreditation Status

My Individual Income is Above \$200,000

My Joint Income is Above \$300,000

My Net Worth Income is Above \$1M

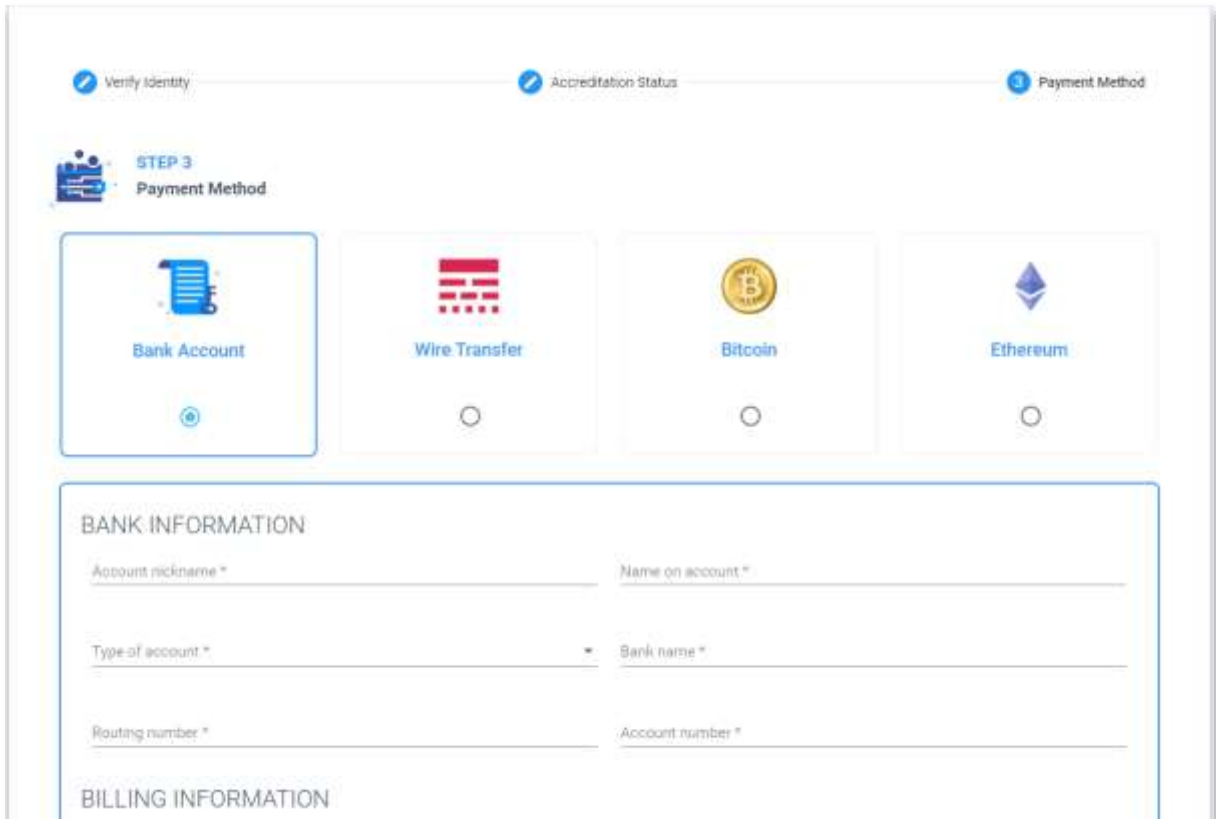
I am not an Accredited Investor

**VERIFY JOINT INCOME ABOVE \$300,000**  
Please provide at least one tax document for each of the two most recent years. Accepted documents include your full tax return, W-2, K-1, or 1099.

Upload Document for Year 1  
[Click - or - Drag and Drop](#)

Upload Document for Year 2  
[Click - or - Drag and Drop](#)

## Invest using USD or Major Cryptocurrencies



Verify Identity      Accreditation Status      **3** Payment Method

**STEP 3**  
Payment Method

**Bank Account**      **Wire Transfer**      **Bitcoin**      **Ethereum**

**BANK INFORMATION**

Account nickname \*      Name on account \*

Type of account \*      Bank name \*

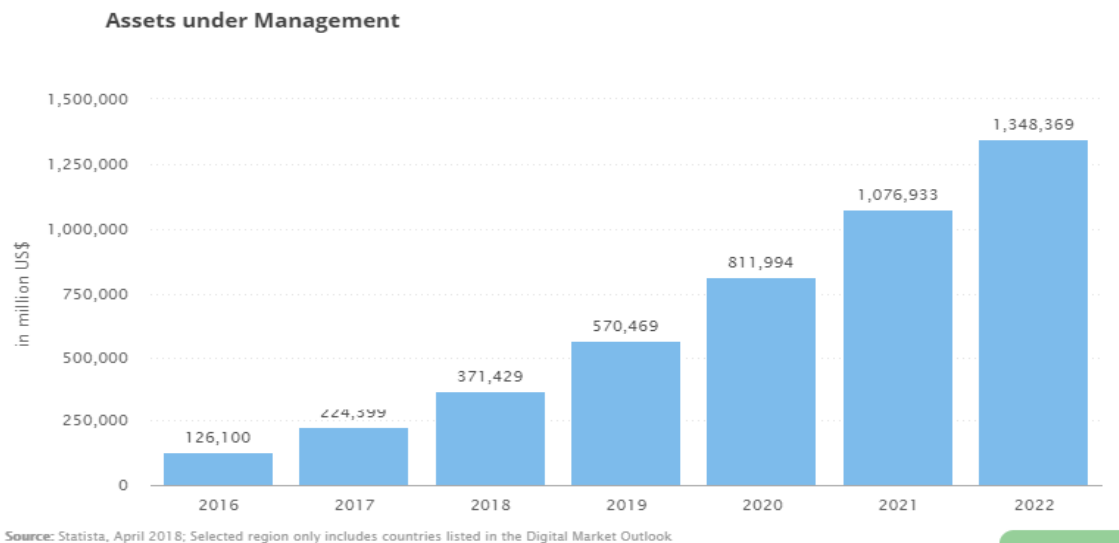
Routing number \*      Account number \*

**BILLING INFORMATION**

The WealthBlock Marketplace Platform is live on the [WealthBlock.AI website](https://WealthBlock.AI).

## Our Markets

WealthBlock intends to become the most intelligent, safest, and fastest platform for wealth management and ancillary services on the blockchain. By PricewaterhouseCoopers' estimate, global assets under management will hit \$111.2 trillion by 2020 and reach \$145.4 trillion by 2025.<sup>9</sup> Similarly, Deloitte reports that the robo-advisor segment in the U.S. will conservatively reach \$5 to \$7 trillion by 2025. That is equivalent to between 10% and 15% of total U.S. retail assets under management.<sup>10</sup> But even as the market for automated asset management rapidly expands, Ernst & Young reports that 40% of global wealth managers' clients are open to switching from their existing service provider to another who can provide a better client experience. This opens up a "\$175 billion to \$200 billion market opportunity for those firms willing to make strategic investments to deliver a superior client experience, while others may find themselves at risk of losing a substantial portion of their current business".<sup>11</sup> As a comprehensive wealth management platform, WealthBlock will offer a suite of personalized services on top of the blockchain tailored to meet the needs of all sides of this market: financial advisers, individual investors, and asset managers.



<sup>9</sup> <https://www.pwc.com/gx/en/asset-management/asset-management-insights/assets/awm-revolution-full-report-final.pdf>, p.7

<sup>10</sup> <https://www.thinkadvisor.com/2015/12/09/in-the-future-we-will-have-robo-advice-on-steroids/?slreturn=20180430100520>

<sup>11</sup> [http://www.ey.com/Publication/vwLUAssets/ey-how-changing-client-expectations-offer-a-competitive-advantage/\\$FILE/ey-how-changing-client-expectations-offer-a-competitive-advantage.pdf](http://www.ey.com/Publication/vwLUAssets/ey-how-changing-client-expectations-offer-a-competitive-advantage/$FILE/ey-how-changing-client-expectations-offer-a-competitive-advantage.pdf), p. 2.

## Our Clients

### WealthBlock for Investors

WealthBlock provides a robust set of integrated solutions for individual investors in one place:

- WealthBlock Marketplace provides everyday investors with direct and cost-effective access to high quality investment options otherwise inaccessible to them.
- WealthBlock provides portfolio management tools to help investors achieve their long-term financial goals.
- WealthBlock's future robo-advisor will then safeguard individuals from making poor financial decisions and ensure that individuals follow the right plan with discipline.

### WealthBlock for Financial Advisors

In addition to providing individuals direct access to quality investment options. The WealthBlock platform also provides structures and features to allow financial advisors to work with their clients seamlessly.

The WealthBlock.AI powered investment platform offers wealth advisors the following benefits:

- Highly customizable master-sub account configuration to allow advisors to control all aspects of the client experience.
- Sub-account specific restrictions and other account-level constraints can be stored and applied.
- Distributed ledger technology will allow financial advisors to instantly communicate portfolio changes to all clients subscribed to a certain model or service, as well as enable real-time views of individual account performance.
- Comprehensive collection and analysis of anonymous client behavioral data to help financial advisors derive critical business intelligence.

## WealthBlock for Asset Managers

To asset managers who need to raise capital for their offers, WealthBlock provides a turn-key fund-raising and management solution:

- Access to global mass affluent investors through crowdfunding, tokenization and cryptocurrency
- Regulatory and tax filing to comply with various jurisdictions
- Investor Relationship Management, Marketing and PR
- Handling of redemption & secondary market support
- Performance data integration/aggregation and reporting

## WealthBlock for Financial Institutions

The WealthBlock platform is also available as a white-labeled solution for financial institutions looking to take advantage of the benefits of blockchain, AI and crowdfunding. With minimal to no upfront technology investment, existing financial institutions can have their own branded personal finance platform fully powered by WealthBlock:

- Low Development and Maintenance Cost: As we develop the technology and infrastructure for the use of many potential partners, the cost is shared.
- Opportunity to Fill Offers with a Larger Audience: Financial institutions with their own investor base and offers can choose to make their offers available to other institutions' investors via the white-labeled WealthBlock platform.
- Continuous Upgrade: As part of WealthBlock's own development efforts, WealthBlock will continue upgrading its existing features at no additional cost to white-label clients.

## Competitive Landscape

Compared to alternative products and services, the WealthBlock platform and robo-advisor beats the competition hands down. Since the passage of JOBS Act in 2012, a number of companies have attempted to introduce alternative assets to individual investors through crowdfunding. Yet the majority of efforts so far has been using crowdfunding as a tool to raise capital for asset managers. Few of them focus on helping individual investors construct a well-diversified portfolio to achieve their long-term financial goals.



As a result of this asset manager-centric focus, many of these platforms fall short, for example, by denying access to non-accredited investors, offering sector-specific investments only, and failing to provide support for secondary market or liquidity options.

As WealthBlock's Marketplace is part of the overall personal finance strategy, the goal of the marketplace is to provide quality investment options used to construct a diversified portfolio to realize people's long-term financial goals regardless of market condition.

To that end, WealthBlock Marketplace platform are materially different from other crowdfunding platforms and the differentiation will only further as the driving visions evolve.

## WealthBlock vs. Other Crowdfunding Platforms

|  | <b>WealthBlock</b>   | <b>FundRise.com</b>        | <b>DarcMatter.com</b> |
|--|--|----------------------------|-----------------------|
| <b>Investment Selection</b>              | Covers all risk spectrum (e.g. structured note, real estate, energy fund, crypto fund) | Real Estate only (6 funds) | VC, PE, Hedge Funds   |
| <b>Open to Non-Accredited Investors?</b> | YES  | YES                        | NO                    |
| <b>Support Secondary Market?</b>         | YES  | NO                         | NO                    |
| <b>Support Crypto Payment</b>            | YES  | NO                         | NO                    |
| <b>Blockchain Ownership Record</b>       | YES  | NO                         | NO                    |
| <b>Master-Sub Account Structure</b>      | YES  | NO                         | NO                    |
| <b>Investment Recommendation</b>         | AI-powered   | NO                         | Manual                |
| <b>Coverage</b>                          | Worldwide  | US only                    | Worldwide             |

## WealthBlock vs. Other Robo-Advisors

When compared to popular robo-advisors, WealthBlock plans to take a more in-depth look at what is needed to address the fundamental problems faced by individuals in realizing their personal financial goals, rather than delivering what is merely easy to build and convenient to use.

Before adopting a personal finance strategy, one needs to carefully examine their entire financial picture. Therefore, the services of account aggregation, budgeting, and spending pattern analysis should be used along-side robo decision-making, rather than stand alone, as is the case on platforms such as mint.com or Personal Capital. WealthBlock, on the other hand, will use the output of SmartBook (i.e. account aggregation, budgeting and spending analysis) directly as the input of SmartVisory (i.e. robo-financial advisory).

More importantly, since human lives are dynamic and ever-changing, it is overly simplistic to assume that we can capture a person's full profile by using a static questionnaire that places them in one of the finite number of pre-defined investment portfolios. WealthBlock will introduce the power of AI to truly understand each investor's situation, life events, habits and motivations.

|  | <b>WealthBlock Robo</b> | <b>Betterment</b> | <b>Wealthfront</b> |
|--|-------------------------|-------------------|--------------------|
| <b>Personal Account Aggregation and Budgeting</b>          | YES                     | NO                | NO                 |
| <b>Personal Spending Pattern Analysis</b>                  | YES                     | NO                | NO                 |
| <b>Life Event, Habit and Social Based Recommendations</b>  | YES                     | NO                | NO                 |
| <b>Use of Alternative Assets in Portfolio Construction</b> | YES                     | NO                | NO                 |
| <b>Habit-Changing Incentive Programs</b>                   | YES                     | NO                | NO                 |
| <b>Robo-Advisor Marketplace</b>                            | YES                     | NO                | NO                 |

## WealthBlock vs. Other Alternative Platform Providers

As an alternative investment platform technology provider, WealthBlock is materially different from other platforms such as iCapital and CAIS. WealthBlock is designed to bring alternative assets to everyday investors, while these other platforms are designed for financial advisors, institutions, and high net-worth individuals. To truly democratize access to alternative assets, WealthBlock must bring down minimum investments and eliminate required accreditation status, unlike our counterparts who only need to address institutional concerns.

In addition, only WealthBlock provides a turn-key solution for any organization to launch their own branded crowdfunding investment platform with their own offers and investor base.

|   | <b>WealthBlock White-label Platform</b> | <b>iCapital Platform</b> | <b>CAIS Platform</b> |
|---|---|--------------------------|----------------------|
| <b>Open to non-accredited Investors</b>   | YES                                     | NO                       | NO                   |
| <b>Investment Minimum Below \$100,000</b> | YES                                     | NO                       | NO                   |
| <b>Target Users</b>                       | Everyday Investors & Financial Advisors | Financial Advisors       | Financial Advisors   |
| <b>Provide White-label</b>                | YES                                     | YES                      | NO                   |

## Customer Acquisition

WealthBlock's core belief is that the true value of any consumer-based platform hinges on how well the platform fulfills its value promise. In order to fulfill our value proposition on an ongoing basis, being able to attract and retain loyal customers is key. Fortunately, the modern token economy introduces a new paradigm of interest alignment that allows us to truly align our corporate interest with our users' and investors' interests.

### TRIM Payment Token Bonus

In order to expand and nurture the WealthBlock community, WealthBlock will execute multiple bonus programs via our ERC20 TRIM Payment Utility Token.

The TRIM token is not a share in the company, nor does it allow for voting on company decisions in the manner of a share of stock in a company. Similarly, TRIM token holders will not receive a dividend for that token. It is not backed by, and cannot be exchanged against, any financial instruments.

However, WealthBlock will provide TRIM to community members to help foster growth in the ecosystem and reward members for their participation. See token details below.

|                                   |  |
|-----------------------------------|--|
| <b>Name</b>                       | Trilliam   |
| <b>Symbol</b>                     | TRIM   |
| <b>Creation</b>                   | Pre-mined  |
| <b>Category</b>                   | Payment Utility Token  |
| <b>Total Supply</b>               | 500,000,000  |
| <b>Par Value (on WealthBlock)</b> | \$0.2/TRIM   |
| <b>Protocol</b>                   | ERC20  |
| <b>Utility Features</b>           | <ol style="list-style-type: none"><li>1. Used to pay fees on the platform (e.g. management fee, service fee, listing fee, transaction fee)</li><li>2. Earn TRIM as app developer</li><li>3. Earn TRIM as community contributor</li></ol> |

## To Users:

- **Account Open Bonus:** For every valid account opening, the user will receive 1000 TRIM (i.e. \$200 equivalent value)
- **Initial Investment Bonus:** Within the first 12 months of opening an account, the user will receive 1% of the investment value in TRIM token for every investment the user makes on the platform. There is no cap. For example, if a person invests \$50,000 within the first 12 months of opening their account, the investor will receive 2,500 TRIM (worth \$500).

## Referral & Affiliate Program

WealthBlock's clients and supporters can participate in referral programs that reward efforts to attract new clients and expand the WealthBlock community. The program ensures that supporters who refer new clients to WealthBlock will receive the same reward the new client gets (i.e. 2-way referral for both account open bonus and initial investment bonus).

## White-label Partnerships

In addition to promoting WealthBlock's own branded service, our open-architecture approach allows us to become an infrastructure and technology provider to partner with various organizations through white-label and strategic partnerships.

# Roadmap

WealthBlock is committed to bring its groundbreaking investment solutions to all investors. In order to achieve that goal, our roadmap includes several phases:

**Q3 2018**

**July:** Soft-launch of WealthBlock Marketplace platform

**August:** Hard-launch of the platform; accept USD investment

**September:** \$4-5 million AUM

**September:** Additional offers live (e.g. hedge fund, VC fund, energy fund)

Offer white-label service

**Q4 2018** Accept BTC, ETH payment

Start secondary-market build-up

**Q1 2019** AI-powered investment recommendation & ranking

**Q2 2019** Launch of SmartExecute

**Q3 2019** Launch of execution engine development interface

**Q4 2019** Launch of SmartBook 1.0

**Q1 2020** Launch of SmartVisory 1.0

## Team



**Trilliam Jeong, Chief Executive Officer**

Trilliam is the CEO and co-founder of WealthBlock. Trilliam previously served as Lead Quantitative Analyst at the National Futures Association. While at the NFA, Trilliam built the first quant team in the Market Regulation department. In addition, Trilliam managed his own hedge fund, Aura Value International LLC, based on his proprietary quantitative-value model, which allowed him to turn a 300K initial investment into \$1MM. Prior to the NFA,

Trilliam obtained his master's degree in financial mathematics from the University of Chicago, as well as a master's degree in applied mathematics from Queens College, CUNY.



**Deji Jimoh, Chief Technology Officer**

Deji is the CTO and co-founder of WealthBlock. Deji is a successful software developer and entrepreneur, with more than ten years of experience in developing, deploying, and overseeing various internet-based technologies, including e-commerce applications and server infrastructure. In 2016, he was a finalist for ITA Citylight's "Technologist of the Year" award. Prior to WealthBlock, Deji served as an Engineering Manager for Envoy Global, and the VP of Product Development at Blueye Creative, where he led a team in developing Blueye's proprietary media and analytics Hub Platform.



**Doug Fresh, Developer**

Doug is a full-stack software developer, with expertise across a wide range of front- and back-end technologies. For the last three years he's honed his experience as an application developer at Envoy Global, where he focuses on automation, analytics, and maintainability. Outside of WealthBlock, Doug has a passion for game development, ranging from low-level graphics programming to high-level game engine development.



**Matt Johnson, UI/UX Designer**

Matt Johnson is a seasoned software designer, with a decade of industry experience. Matt served as the Vice President of Design and Strategy for Blueye Creative, where he was responsible for developing the mobile/web media and analytics Hub Platform. Before Blueye, Matt served as the Senior Designer for New York-based Only Media and GiantRealm, Inc. In addition, he also served as the Lead Designer & Strategist for WeGame.com, a venture capitalist funded enterprise.



**Greg Liegel, Product Manager**

Greg is a seasoned product manager and entrepreneur. Greg is passionate about building software that simplifies complex processes and improves the user experience. Currently a senior product manager at Envoy Global in Chicago, Greg previously co-founded a predictive analytics startup and held senior product roles at Yahoo! He also received his PhD in Sociology from the University of Chicago, where his research focused on organizational change, technology strategy, and labor markets.



**Jennifer Noymer, Marketing Manager**

Jennifer is a global marketing and brand professional with more than 10 years of experience in technology and the food industry. She has managed Fortune 500 brands and helped them to grow brand portfolios across several mainstream channels. Jennifer's marketing expertise includes P&L management, B2B and B2C marketing, event management, market research, agency management, and integrated marketing plan development and execution.





**Erika Marquez, QA Analyst**

Erika is a seasoned Quality Assurance and Business Analyst, with extensive experience ensuring the reliability, accessibility, quality, performance and stability of web-based platforms. Erika is adept at leading multiple projects, managing both onshore and offshore quality assurance teams, developing and executing functional end-to-end testing plans, and testing waterfall and agile methodologies.



**Ariel Chao Yang, Accountant**

Ariel currently manages and oversees WealthBlock's company financial resources. In addition, Ariel has 5 years of experience in the field of marketing data analysis. Before starting her career as a data analyst, Ariel was trained as a quantitative analyst and obtained her master's degree in Computational Finance from DePaul University.



**William Goode, VP of Business Development**

William Goode is a business consultant, investment advisor and market strategy analyst. William has spent over 15 years in the financial services industry, in "traditional" finance, entertainment finance, investment banking, fintech, alternative energy storage and crypto assets. A desire to continuously help people create is what leads William to partner and

build relationships in all areas of finance. William was the founder of a NY/LA multifaceted consulting firm for the last 7 years before selling and moving to Chicago.

## Advisors



**Tom Sosnoff, Serial Entrepreneur**

Tom Sosnoff, a former trader, became one of Chicago's well-known serial entrepreneurs in financial technology. In 1999, Tom founded thinkorswim, a breakthrough options-trading platform, which was later sold for \$750 million. In 2011, he then launched tastytrade, the fastest growing online financial network, which produces eight hours of educational and other video programming for traders of all experience levels. Tom is a recognized online brokerage innovator and sought-after financial educator. He is Co-CEO of tastytrade alongside Kristi Ross.



**Joan Perry, Female Wealth Management Expert**

Joan's expertise is Women and Money. She is a published bestselling author and creator of The Women's Wealth Model, the Heroine's Journey to True Wealth. She also created the national Authority Website for Women and Money, [www.WomensWealth.Money](http://www.WomensWealth.Money). Joan is a speaker, writer, teacher and investor; who is passionate about women and wealth.



**Cliff Click, AI Expert**

Between 2016 and 2017, Cliff served as the CTO of Neurensic, a financial AI technology firm. Between 2012 and 2016 he was the CTO of and Co-Founder of Oxdelta, makers of H2O, the open source math and machine learning engine for Big Data. Cliff wrote his first compiler when he was 15 (Pascal to TRS Z-80!), although Cliff's most famous compiler is the HotSpot Server Compiler (the Sea of Nodes IR). Cliff helped Azul Systems build an 864 core pure-Java mainframe that keeps GC pauses on 500Gb heaps to under 10ms, and worked on all aspects of that JVM.



**Michael Philips, Information Security Expert**

Michael is a Chief Information Security Officer and executive adviser, with an extensive background in IT Governance, Information Assurance Program development, Enterprise Architecture, IT Performance Management, Process Improvement, Infrastructure Optimization, Service Delivery and Project Management. He brings dynamic leadership, comprehensive technical expertise, financial acumen, and decisive business management skills to any senior management team. He is currently the co-founder of VSEC LLC Board Advisory Services.



**Michael Cavanaugh, FinTech veteran and Startup Coach**

Michael is a long-term veteran in Chicago's FinTech scene. He has successfully helped found numerous startups and RCM Wealth Advisors. Michael is currently the managing partner at FinTech Ranger LLC and a principal at RCM Wealth Advisors. Between 2016 and 2017, Michael served as the Chief Revenue Officer of Neurensic, a machine learning and AI firm

acquired by Trading Technologies International Inc., where he led the sales pipeline creation and product evangelization efforts.



**Zach Ziliak, Security Law Expert**

Zach is an attorney for Fund Managers & Startups. Combining operational experience as a "quant" and trader at a hedge fund and investment bank with litigation experience at a multinational law firm, Zach addresses a wide variety of needs of trading companies and their vendors. Through Ziliak Law, LLC, he services the legal needs of many clients: whether as an outsourced chief legal officer and general advisor for proprietary trading groups and small hedge funds, or as a consulting expert or external counsel for larger investment advisers and CTAs.



**Steven Young, Blockchain Legal Expert**

Steve is a U.S. attorney who has focused on the various legal issues that blockchain companies face as they develop new methods of contracting, fundraising, and organization to usher in Internet 3.0. Steve helps blockchain startups incorporate, set up various legal arrangements, comply with SEC and other U.S. regulations, as well as giving advice on securities frameworks around the globe.

## Disclaimer

This document is a vision document and is for general informational purposes only. It may change as our platform develops over time. WealthBlock is not intended to constitute a regulated product in any jurisdiction. This whitepaper is not, and cannot, be termed as an offer note to solicit investment. This explanatory note does not constitute advice to purchase our platform token, Trilliam (TRIM), nor should it be relied upon in connection with any contract or purchasing decision (see <https://wealthblock.ai> for more information).

WealthBlock is not actively promoting or selling tokens in jurisdictions that prevent token sales. Additionally, WealthBlock will require that all users agree that they are not violating the laws of the jurisdiction in which they are a resident and/or a citizen. There are many Financial Industry Regulatory Authority (FINRA) regulations that will likely apply to WealthBlock as we move to operate in the U.S. at later dates. These rules cover brokers, dealers, financial advisors, etc. WealthBlock will abide by all regulations and relevant laws.

The nature of the blockchain allows for complete user control over their data. This will effectively ensure that WealthBlock operates within all data privacy regulations around the world. No user-specific data is stored on the WealthBlock blockchain or by WealthBlock as a company.

- **No offer of securities:** The Trilliam token (TRIM) is not intended to constitute a security (or “investment contract”) in any jurisdiction. This white paper does not constitute a prospectus or offer document of any sort, and it is not intended to constitute an offer or solicitation of securities or any other investment or other product in any jurisdiction.
- **No advice:** This whitepaper does not constitute advice to purchase any Trilliam tokens, nor should it be relied upon in connection with any contract or purchasing decision.
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- **Risk warning:** Potential purchasers should assess their own appetite for such risks independently and consult their advisers before making a decision to purchase any tokens.
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