



WEALTH
MIGRATE

TOKEN SALE EVENT
REAL ESTATE ASSET-BASED WEALTH™ COIN

V 1.0



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“Money won’t create success;
The freedom to make it will.”

—NELSON MANDELA

WEALTH MIGRATE PROVIDES PEOPLE WITH THE
TOOLS AND SOLUTIONS TO HAVE THE FREEDOM
TO CREATE THE WEALTH THEY WANT, BECOME
WEALTH[™] THROUGH REAL ESTATE INVESTMENT
AND SOLVE THE GREATEST CHALLENGE ON THE
PLANET—THE WEALTH GAP!

LEGAL DISCLAIMER

“The man who trades freedom for security, does not deserve nor will he receive either.”

—BENJAMIN FRANKLIN

Everything in life has risk and the WealthE™ Coin project is no different. Please understand these risks.

The purpose of this white paper is to present the existing Wealth Migrate business as well as the Wealth Migrate token¹ project to potential token holders in connection with the proposed token launch. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring WealthE™ tokens.

This white paper describes the current Wealth Migrate business and when the word “investor” or “investment” is used it pertains to real estate investors and investments on the Wealth Migrate platform. Contribution to the WealthE™ Coin token sale is not an investment and contributors are not referred to as investors, they are token holders.

Nothing in this white paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with laws or regulations of any jurisdiction which are designed to protect investors.

Please note that there are additional legal disclaimers that appear on the Resource Page at [wealthe.io](#).

io some of which may prevent a potential token holder from acquiring WealthE™ tokens. For example, all potential token holders from the country of China and most potential token holders from the United States will not be allowed to acquire WealthE™ tokens. (These two examples are merely illustrative and not exhaustive.)

This white paper contains forward-looking statements, including statements relating to the Wealth Migrate's operations, financial results, business and products. Other statements in this White Paper, including words such as “anticipate,” “may,” “believe,” “could,” “should,” “estimate,” “expect,” “intend,” “plan,” “predict,” “potential,” “forecasts,” “project,” and other similar expressions, also are forward-looking statements. Forward-looking statements are made based upon management's current expectations and beliefs concerning future developments and their potential effects on Wealth Migrate. Such forward-looking statements are not guarantees of future performance. The risk factors described in the resource page at [wealthe.io](#), and those important factors described elsewhere in this document, could affect (and in some cases have affected) the Wealth Migrate's actual results and could cause such results to differ materially from estimates or expectations reflected in such forward-looking statements.

Wealth Migrate cannot guarantee liquidity or the listing of the WealthE™ coin on a secondary market. The Wealth Migrate team promotes the use of the WealthE™ Coin in the Platform and discourages speculation on the price of the WealthE™ Coin for economic benefit. The WealthE™ Coin may not be used and will not be accepted as currency for invest-

ing in real estate. The WealthE™ coin may only be used as explicitly described herein and may not be used as an investment tool.

Any investments in real estate made through Wealth Migrate's platform is made in accordance with respective country regulation, these are made clear on the platform and each opportunity. This document describes the real estate investment process on the Wealth Migrate platform in order to indicate to contributors that Wealth Migrate is an existing compliant business and readers of this document should visit www.wealthmigrate.com to understand the legalities and risks associated with real estate investment.

This English language white paper is the primary official source of information about the WealthE™ Coin Launch. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners, etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language white paper, the provisions of this English language original document shall prevail.

Please visit the *Resource Page* at wealth.eio for a further discussion of risks pertaining to acquiring WealthE™ tokens.

Now, let's examine why in life some risks are worth taking—especially when the solution to solving one of the greatest challenges on the planet is a necessity!

EXECUTIVE SUMMARY

“We have to empower the 99% of the World's population and give them the same access to wealth as the top 1% if we want to co-create a sustainable and better planet for all. This is not a nice to have, this is a necessity!”

—SCOTT PICKEN, *Founder and CEO of Wealth Migrate*

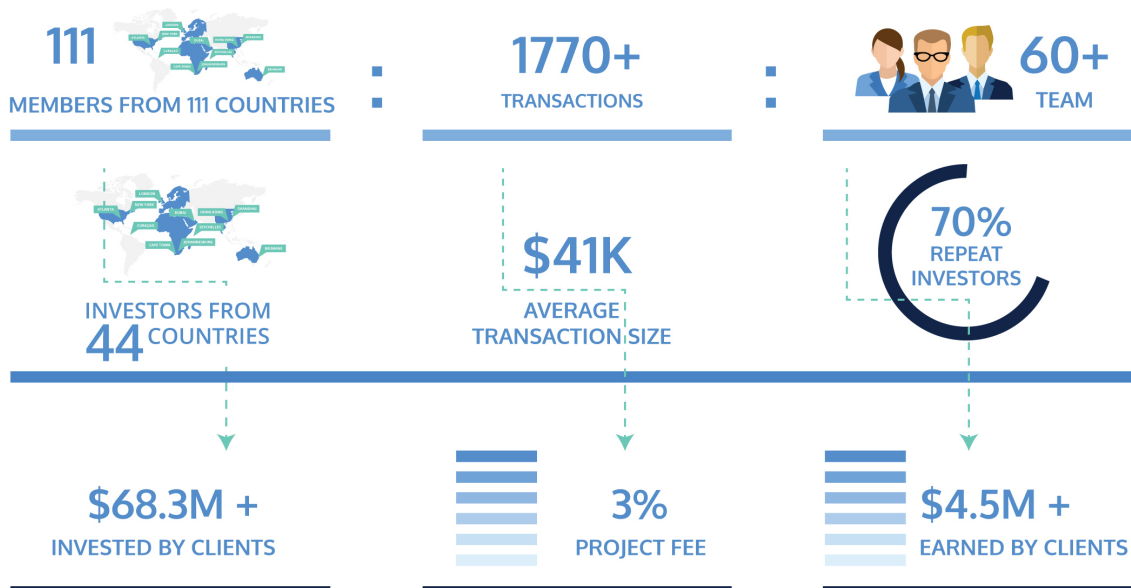
Economic inequality is one of the greatest challenges in the world today. For this reason, the founding team built Wealth Migrate—an online Real Estate Marketplace that democratizes access to quality real estate assets across the globe at an affordable amount (currently USD 1000).

For as long as humans have accumulated wealth, land and real estate have been the number one vehicle for growing and preserving wealth. 49% of the world's wealth is held in real estate and the total market value is over USD 217 Trillion. Whether they are a rice farmer in China, a rickshaw driver in India, a goat herder in Africa, or an investment banker in New York, everyone on the planet understands the intrinsic value of real estate—whether they have access to it or not.

Today, Wealth Migrate's WealthE™ Coin is set to provide the catalyst that will ultimately fulfill the company's purpose. With this initial Token Sale, Wealth Migrate aims to set in motion a solution that will solve, once and for all, the wealth gap by removing all the barriers, friction costs, and other limitations which exist with the current framework.

The challenge is that less than 12.9% of the world's population has access to real estate. And according to statistics in the western world, of this 12.9%, less than 1% will retire wealthy at 65.

Wealth Migrate believes in the principle that you can have anything you want in life if you help enough other people get what they want. It is time to solve this Wealth Gap problem.



“One of the greatest challenges currently facing humankind is the growing Wealth Gap. The World Economic Forum calls the gap between the richest and the poorest the biggest risk to global stability.”

—WORLD ECONOMIC FORUM, DAVOS, SWITZERLAND 2014

Wealth Migrate is taking a phased approach to reducing the global wealth gap.

Phase 1

Develop and prove a model for unitizing real estate and selling the units through global networks. Wealth Migrate is pleased to report that this has been proven. With members from 111 countries, investors from 44 countries, and USD 68.3 million in equity invested through the platform (facilitating deals worth USD 392 million), Wealth Migrate has proven their unique model—and accomplished it all on the blockchain.²

Phase 2

Offer a digital token that both expands the Wealth Migrate business and influence, and significantly reduces the cost of entry into the real estate market. This will be done through technology enhancement via the blockchain thus providing access to real estate for a larger number of people providing incentive to partake in growing the ecosystem. *Phase 2 starts now with the WealthE™ Token Sale in Q1 of 2018.*³

Phase 3

Extend Wealth Migrate’s offerings and technology across multiple regions, platforms, levels of real estate, and units of purchase. This will give one billion people access to the benefits of real estate ownership, opening up a new and emerging market.

In this white paper, Wealth Migrate will present potential token buyers with a brief company background, provide details of the existing online platform, examine the blockchain connection, and outline the WealthE™ Token Sale.

“The world’s biggest problems are the world’s biggest business opportunities”

—PETER DIAMANDIS
Executive Chairman of the X Prize Foundation



The majority of the world’s wealth is held in global real estate that has been inaccessible to the man on the street.



Less than 1% of people in the Western World retire wealthy at the age of 65.

THE BEST REAL ESTATE TOKEN

“The right information at the right time is nine tenths of any battle.”

—NAPOLEON

Since the first platform went live in October 2013, Wealth Migrate has been implementing its vision of democratizing wealth for all through real estate ownership. To date, it has facilitated USD 392 million worth of real estate investment on its global platform through over 1,700+ transactions, all verified via blockchain, from investors in 46 countries.

The Wealth Migrate Platform has members from 111 countries. Over the last 12 months, platform membership has increased by 63.9% each month. In 2016, Wealth Migrate’s platform was also named one of KPMG’s Leading Global Fintech Top 50 platform.⁴ In addition, it was the world’s first collaborative global smart investment platform to utilize blockchain technology.

The founding team, board and management have a long distinguished track record in the international real estate space. They have had significant success on 5 continents with a combined investment value of over USD 1.34 billion. The team combined this extensive global real estate experience with their equally impressive technological knowledge to create and build the Wealth Migrate Platform and the global Wealth Group Ecosystem.

Wealth Migrate continues to be a technological leader by providing its WealthE™ token to supercharge and accelerate the growth of its business and truly expand the ecosystem.

Some real estate tokens, like PROPY and BLOCKSQUARE, are primarily focused on the title






registry process. Other crowdsale-related real estate tokens, like REAL, have no activity or experience in crowd selling and use their recent token sale to fund the from-scratch development of their crowd sale platform. This is depicted in table 1.

It will be months, or in some cases years, before real estate assets may actually be purchased. Some, like REAL, are focusing initially only on real estate in the US, the Caribbean, and Spain, or are specialized for the hospitality industry. LA Token, for example, has a beta proof of concept with publicly traded equity, but has not performed direct real estate tokenization. We have overcome tremendous legal and compliance issues and this presents a significant barrier to entry for others, as this was a steep learning curve experienced over more than 7 years. It takes deep real estate understanding to persuade ‘old school’ real estate providers—the people with access to the best global real estate opportunities—to use modern technology and platforms. Without this real estate understanding, young technology startups tend to get the real estate scraps no one else wants.

In contrast, Wealth Migrate is an established business, with proven teams on the ground across five continents, running on an existing blockchain-based platform. Wealth Migrate has created real estate deal pipelines of over USD 3 billion in quality real estate deals in the USA, UK, and Australia. Not only that, Wealth Migrate has a trusted track record of assisting investors from all over the world in these types of deals.

TABLE 1 | REAL ESTATE TOKEN SALE MATRIX

Comparison between Wealth Migrate and other Competitor Token Sales

	 Wealth Migrate	 REAL	 LAToken	 PROPY	 Atlant
Existing Real Estate Business	✓	✗	✗	✗	✗
Existing Blockchain Platform	✓	✗	✗	✗	✗
Matches What the Token Sale Market Wants	✓	✗	✗	✗	✗
Use of Funds from the Token Sale?	Expanding the existing business, enhancing the existing platform and investing in new real estate	Building the new platform, building the new business; no money for real estate	Building the new real estate variant of the platform, building the new business	Building a new platform for managing and transfer of title	Not stated in white paper and poor performance in recent ICO
Token Design	Utility token with bonus and gamification features to drive use of the token and drive engagement within the platform and Global Wealth Group ecosystem.	Utility token to participate in the platform once it is built with no special features	Utility token that allows for participation in the platform; limited incentivization	Utility token that allows for participation in the platform; some incentivization	Utility token to participate in the platform once it is built
Money Raised or Intending to Be Raised	USD 30M Raise Intended	USD 10.7M	USD 18.5M	USD 15M	USD 6.9M

GLOBAL WEALTH GROUP

Wealth Migrate is built, owned, and operated by The Global Wealth Group. The four brands in the Global Wealth Group ecosystem are outlined below.



Over the next five years, we will continue to grow **Wealth Migrate into a trusted global real estate marketplace**. This will allow investors to invest internationally with safety, in quality opportunities, thus achieving wealth preservation. **The target is one million transactions a year, with an average of USD 2000 per transaction and an average (supply and demand side) fee of 5% which equates to a revenue of USD 100 million and minimum valuation of USD 1 billion.**

There will be a full ongoing Wealth Assist solution built into the system to ensure ongoing customer experience for clients.



We will grow **Wealth Create** to be the local solution in each country. We will find our own partners in critical markets, and then in 2018, we will adopt a licensing model where we franchise and license the Wealth Create platforms to the best partners in specific countries. This will all be integrated into the Wealth Migrate global marketplace, increasing the traffic, reach and value of the integrated network and market. Within five years, we will be in at least 20 countries globally, growing through network effects and marketplace roll-out. Wealth Create will focus on gamification and more entry level investors. The vision is to get the minimum to USD 1 per person per investment.



We will expand our **Wealth University** to provide the most advanced education, analytics, wealth building and portfolio management for investors. There will be at least 24 000 members paying USD 20 a month and over 1 million engaged users using the free tools. This will be fully integrated into the Wealth Migrate platform. As Nelson Mandela said, "Education is the most powerful weapon you can use to change the world."



The **Wealth Movement** is our gathering of friends and family from around the world to learn about the latest in fintech, wealth, Blockchain, cryptocurrencies and all the exponential technologies which are democratizing access to wealth for everyone. It will be like the Ted Talks for Wealth.



Click [here](#) to watch our Global Wealth Group Ecosystem video.

WEALTH MIGRATE'S UNDERLYING BUSINESS

This section indicates how Wealth Migrate currently assists individuals from across the globe to partake in real estate opportunities.

Through Wealth Migrate's investment platform, investors gain direct access to exclusive real estate investment opportunities in premier markets around the world, from as little as USD 1000 (currently beta-testing minimums as low as USD 100). Investors benefit from the extensive experience of Wealth Migrate's executive team (see Team section) which, collectively, has facilitated more than USD 1.34 billion for clients in real estate transactions, on five continents, over the last three decades.

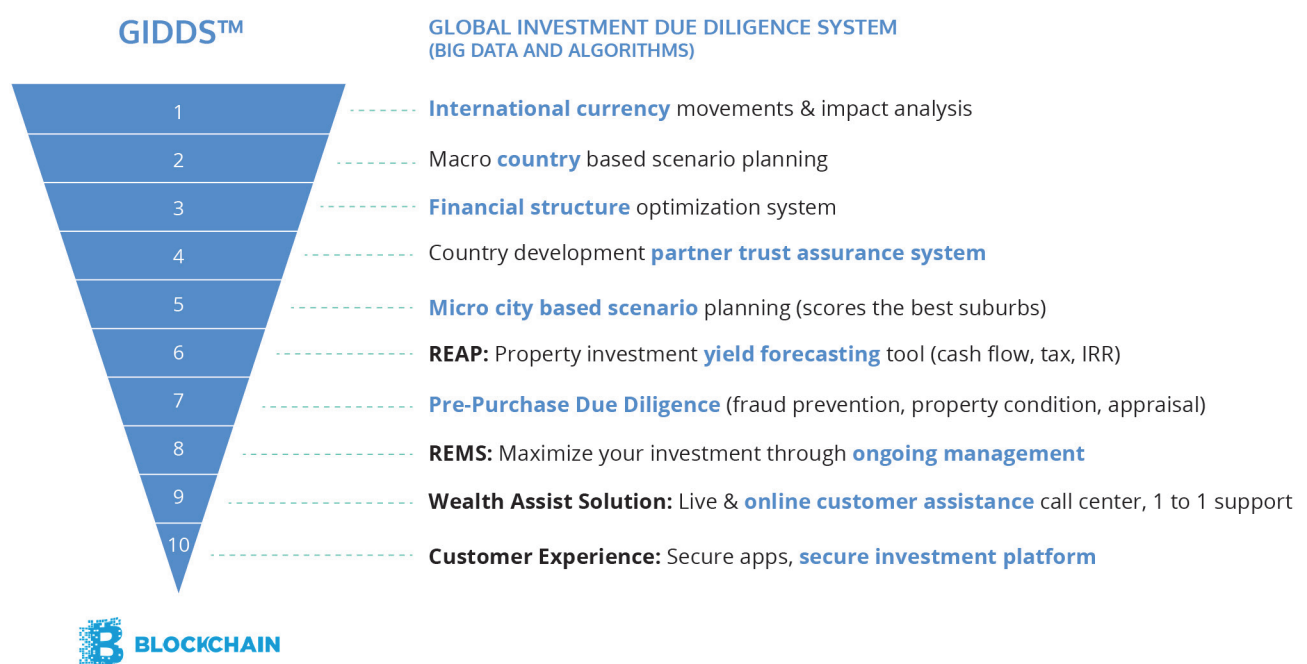
Wealth Migrate partners with proven local in-country operators, participates in every deal alongside its investors, ensuring investors' security and peace of mind are held in the highest regard. By joining Wealth Migrate, members compliantly gain access to details of every investment, can review thorough due diligence reports before investing, and transact

and manage their own global real estate portfolio—all online. Through the extensive network, the best global real estate providers can also gain access to global investors.

Wealth Migrate was founded by experienced fintech and international real estate investment professionals. The Wealth Migrate Platform connects investors through integrated technology that reduces the inefficiencies and costs inherent in traditional real estate transactions. This is achieved through automation and economies of scale, which allow for more growth, higher investor returns, safe, simple, secure and economically resilient diversified portfolio building.

Until the advent of blockchain technology, there were many friction costs and middlemen in the traditional real estate purchasing process. The fees were high,

FIGURE 3 | SMART INVESTING



trust and transparency were non-existent, and there was no alignment between parties. In October 2016, Wealth Migrate launched the fourth version of their platform, a blockchain-powered platform to collapse these friction costs and increase trust, transparency, and alignment.

Wealth Migrate's Global Investment Due Diligence Systems (GIDDS™, see figure 3) is a cutting edge international real estate system we are working on that will ensure that people can invest with confidence. It incorporates big data and a 10-layered algorithmic system with multiple integrated levels of inspection to ensure global consistency in wealth creation, preservation and sustainability. This allows investors to understand the who, what, where, how and why.

Wealth Migrate operates under three core values: trust, transparency, and most importantly, alignment of interests. The company was founded on the principle that, by leveraging buying power, investors

can realize solid returns and have access to a wider array of quality investments than they ever would on their own—while also reducing risk. Just as a bird in a flock can fly 70% farther than a bird flying on its own, Wealth Migrate facilitates the global migration of wealth by harnessing the power of the crowd, adding value to both the individual investor, quality real estate providers, and to society at large. This is depicted in Figure 4 our Business Model

Through the marriage of technology, blockchain, cryptocurrencies, gamification, and real estate, Wealth Migrate is offering a cryptocurrency token called WealthE™ which provides an exciting range of benefits for token holders to become wealthy using electronic assets, based on real estate.

Through the WealthE™ token, Wealth Migrate aims to promote a more sustainable and better planet for all.

WEALTH MIGRATE INVESTMENT PROCESS

The current Wealth Migrate investment process, as seen in Table 2, makes it possible for an investor to access specialized commercial real estate assets that were previously only available off-market, through private deals, and at a high investment capital amount. The investor earns the same relative return as the owners of similar large specialized portfolios. Currently, the targeted real estate investment regions are in more economic developed areas such as the USA, UK, and Australia.

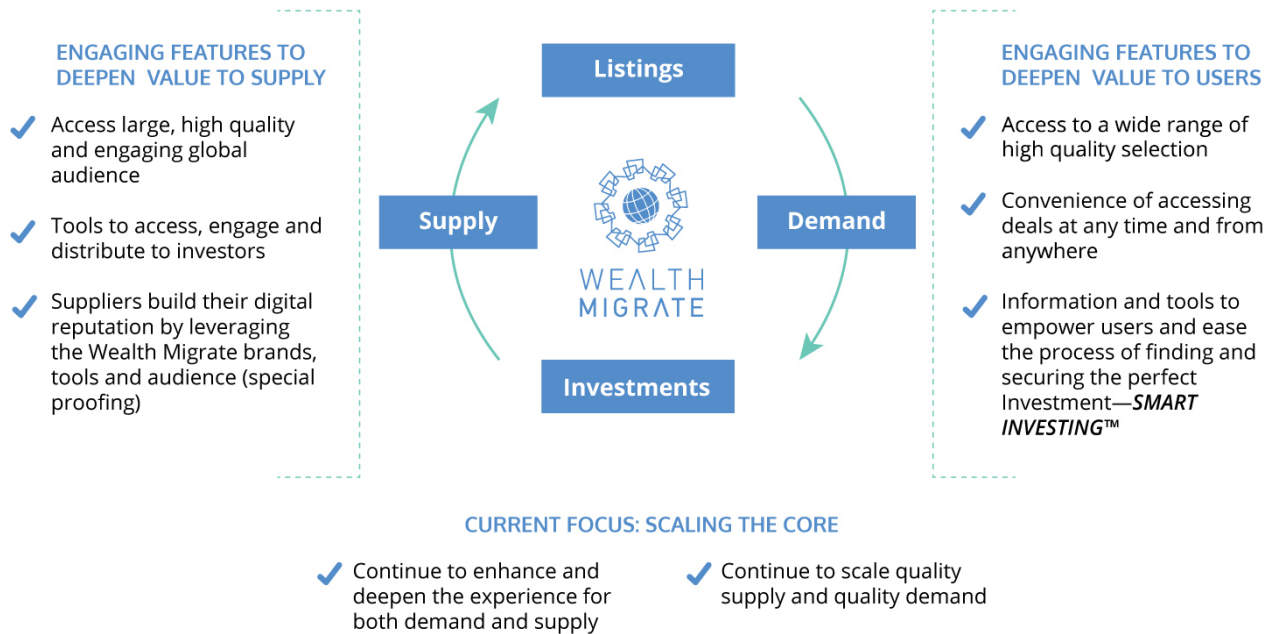
Deals offered on the online platform are ring-fenced as a single deal and all funds raised through the platform are for that specific deal. The Wealth Migrate Platform acts as a conduit for the deal to take place and never handles the investor's money directly.

TABLE 2 | THE INVESTMENT PROCESS IS AS FOLLOWS:

Step 1	→	Wealth Migrate finds a trusted real estate partner with a 10-year + track record and partner who is prepared to invest their own money in the project.
Step 2	→	Partner is vetted and due diligence performed.
Step 3	→	The partner brings a Real Estate Investment Opportunity and due diligence is performed.
Step 4	→	Should the opportunity pass due diligence, the project is listed on the platform.
Step 5	→	Investors can now invest in the opportunity directly through the platform.
Step 6	→	When the opportunity is fully funded, the share in the opportunity is listed on the investors profile and they will earn a return as per the opportunity structure, this includes the income and the capital growth. This is done compliantly through a regulated exchange.

It is simple and safe without the hassle usually experienced when investing in direct real estate.

FIGURE 4 | OUR BUSINESS MODEL



The Wealth Migrate marketplace benefits from network effects that enable them to sustain leading market positions with an attractive financial profile.

We currently generate revenue by monetizing the demand side, and will expand to monetize the supply side.

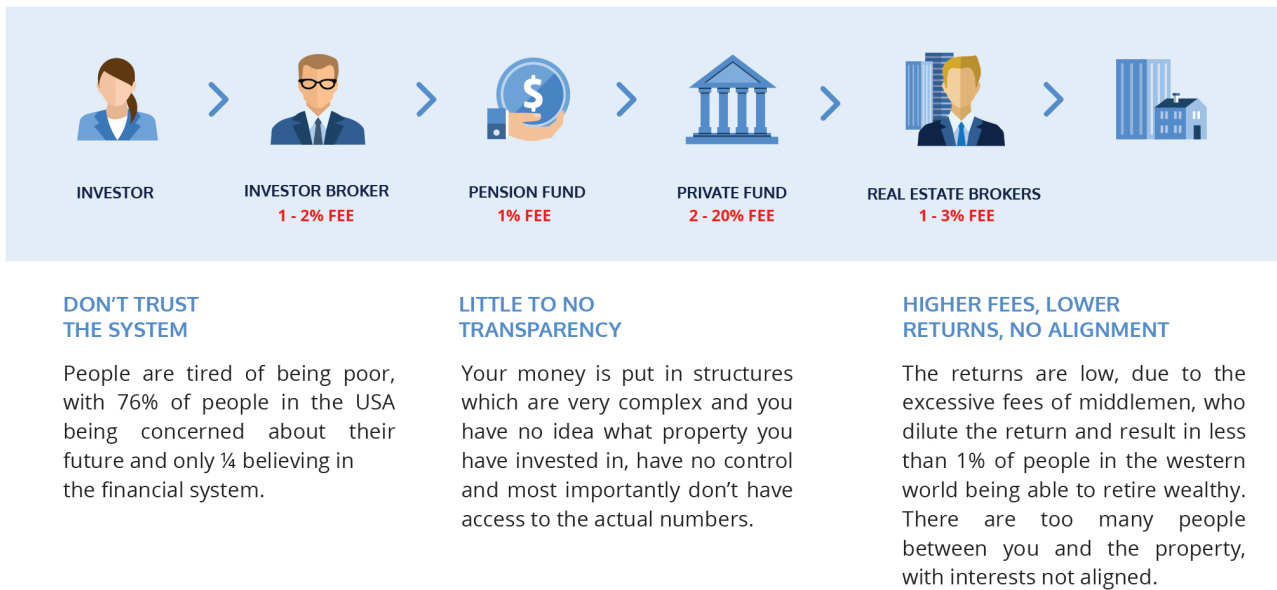
TABLE 3 | WITHOUT WEALTH MIGRATE, THE GLOBAL REAL ESTATE INVESTMENT PROCESS LOOKS LIKE THIS:

Step 1	→	If an investor has money that they wish to invest in offshore real estate, they would have two options:
Step 2	→	<ol style="list-style-type: none"> 1. Trust a salesman that comes to their country selling a dream, or 2. Physically fly to the country where they wish to purchase the real estate and trust the realtor that they meet to sell them something good.
Step 3	→	<p>When they decide on what to buy, they will most likely need a holding structure to own the real estate. This requires tax and auditing, which adds a layer of costs.</p> <p>They would also have to figure out how to open a bank account which is very difficult for non residents in the USA, Australia and the UK.</p>
Step 4	→	<p>It is unlikely that a foreign buyer will get a mortgage or one with a good interest rate, therefore the investor either has to borrow money at an unfavorable rate, or not leverage the asset; neither option is good for investor return.</p>
Step 5	→	<p>Once the real estate is purchased, the investor has to deal with the ongoing management of the asset, and ensure that the management agent they have put in place is consistently doing a good job.</p>

This process can take months or even years for investors to feel comfortable. Traditionally, most investors start out in residential real estate, as commercial real estate requires too much capital and knowledge. Then, during tax season they're forced to pay an experienced and proven accountant, or face unaccounted tax. In addition to all this, many new investors place all their eggs in one basket. If they can afford to invest in multiple countries, this same process will have to be repeated per country, each time facing the same barriers, adding complexity and most importantly hassle.

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FIGURE 5 | THE OLD SYSTEM IS BROKEN



Direct real estate investment is known for its complexity, involving everything from maintenance (fixing broken appliances, renters' complaints, etc.), to compliance, asset management, and more. And that is just for local or domestic investment; the international process is even more complicated and opaque.

Wealth Migrate drastically simplifies the process, removing the complexities of taxation, access to real estate, structuring, the "know your client" (KYC) and "anti-money laundering" (AML) requirements, real estate management, and partner due diligence. Through Wealth Migrate's Global Investment Due Diligence System (GIDDS™), investors are provided with all the where, when, what and how information required to make SMART Investing™ decisions.

Investors sign up on the online platform, then provide documents for KYC and AML. Finally, inves-

tors add funds to their trading wallet/account (including Bitcoin) and start investing from as little as USD 1000 in any of the institutional grade assets available in multiple different markets.

Global company structures are not required, returns are paid as a dividend, and therefore tax is simple. Returns are paid directly into investor's trading wallets, requiring no foreign bank accounts. The low investment amount means that an asset portfolio can be globally diversified across countries, asset classes and currencies. All the management of the real estate itself is taken care of. Wealth Migrate ensures competitive returns and transparency in terms of the process. Investors receive the upside of direct real estate investment with little of the downside.

FIGURE 6 | ONLINE PLATFORM



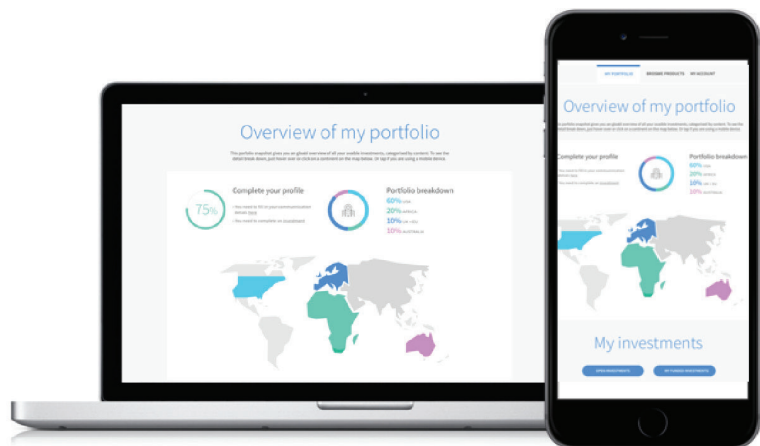
FIGURE 7 | WHAT WE DO

GLOBAL REAL ESTATE INVESTING MADE EASY

- Done in minutes
- Easy to create true, global wealth
- Quality Partners
- Get the best opportunities
- Invest from USD 1k

No hassles, no management issues, no complex global tax structures needed.

Just focus on the best returns available in the global market today.



Since inception, Wealth Migrate has taken the minimum investment amount in real estate transactions on its platform from USD 100,000, to USD 10,000, to USD 1000 and have beta-tested USD 100 with a goal of USD 1. Wealth Migrate is actively working to reduce the friction costs in the system. Using blockchain and smart contracts, Wealth Migrate can reduce the costs of performing transactions and therefore reduce the minimum investment amount to achieve this vision.

It is vitally important that members and investors on the Wealth Migrate platform understand that the company has their best interests at heart, and therefore takes the necessary steps to ensure that all investors have their identities and source of funds verified. This is not only due to the regulatory environments, current legislation and requirements for investing in real estate to the USA, Australia, and the UK, but to protect the investments for all investors. Wealth Migrate therefore performs KYC and AML checks for investor peace of mind.

Wealth Migrate is different from the rest of the players in the global market in four main ways:

- 1 Extensive real estate knowledge and pipeline of deals with vetted global partners as well as systems to build a global partner network.
- 2 Wealth Migrate is a functioning business, with existing teams on the ground on five continents, with a coordinated plan to streamline the business using the blockchain.
- 3 The team at Wealth Migrate has built the company to where it is today through resilience and ingenuity.
- 4 Wealth Migrate is the only truly global Real Estate Marketplace.

MARKET SIZE

Wealth Migrate takes a phased approach to three market segments, each based on investor sophistication:

Segment One

High net worth investors, professionals, and working people who are investing internationally to migrate and preserve their wealth.

Segment Two

Working people who are investing locally to create wealth.

Segment Three

A marketplace where everyone can participate, either locally or internationally. This is further enhanced with a tablet-based education system that empowers individuals and helps affiliates and partners monetize their networks, facilitating viral growth and network effects.

SEGMENT ONE

Wealth Migrate is currently focused on this segment. Billions of dollars in real estate investment moves internationally between nations of emerging economic development to first world economies as a key way to preserve wealth.

In the United States in 2014, USD 93 billion was invested by foreign investors in residential real estate. This constitutes 7% of the USD 1.2 trillion market. Chinese investments represented 24% of this amount.

In China alone, there are 27 million Chinese who own offshore real estate valued at more than USD 1 million each. There are between 60 and 400 million reaching

the middle class, and they will want to invest overseas. USD 15 billion was invested overseas in 2014, up from USD 12.8 billion in 2013 and USD 4.8 billion in 2012. According to Juwai, the top China-based international real estate website, this is expected to grow by 20% a year for the next decade. The average person wants to invest USD 3 million in cash.

As the following table demonstrates (table 4), Wealth Migrate focuses on three trends in emerging markets as this shows the growth in the middle class, namely: population growth, urban population growth, and growth of internet users.

TABLE 4 | CURRENT MARKET TARGETS

2016				2025			Key Drivers
Country	Population	Urban Population	Internet Users	Population	Urban Population	Internet Users	
South Africa	54m	35m	28.5m	57m	39m	40m	✓ Large & Young Population ✓ Population Growth
China	1.37b	779m	688m	1.45b	526m	1.11b	✓ GDP Growth
India	1.25b	420m	375m	1.42b	526m	773m	✓ Urbanization
Malaysia	30.5m	23m	20.6m	35m	28m	28m	✓ Online Adoption
Africa	1.17b	472m	341m	1.47b	659m	600m	✓ Fragmented Supply
Indonesia	256m	138m	73m	282m	170m	175m	
United Arab Emirates	9.3m	7.9m	8.5m	4.657b	2.331b	2.686b	
Saudi Arabia	32m	27m	21m	Our current market targets have attractive fundamentals that are some of the largest and fastest growing globally.			
Total	4.076b	1.832b	1.498b	Source: World bank, internetworldstats.com, statista.com, United Nations and Wealth Migrate forecasts.			

Based on the countries that Wealth Migrate has chosen to focus on, Wealth Migrate’s target market will increase by more than 1.2 billion people in the next 10 years. (As shown in table 4).

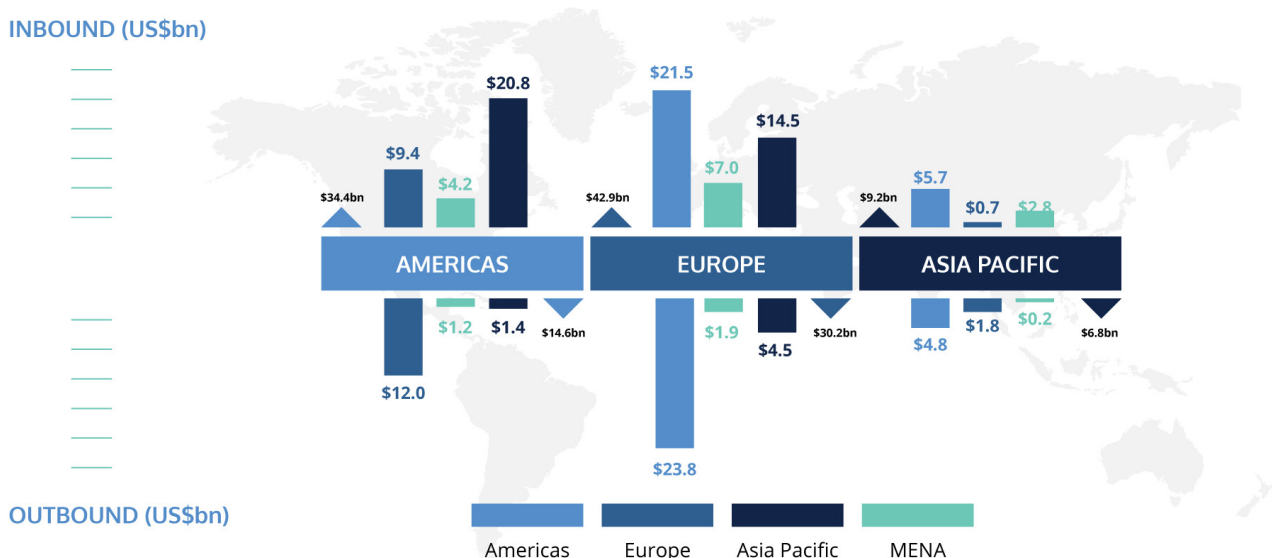
In 2018, Wealth Migrate plans to dominate the countries where they are already based and grow relationships in Japan, Malaysia and Indonesia.

Wealth Migrate will begin to actively focus on India in 2018. Only 200 million people in India are online,

but this is expected to grow to a billion over the next decade. India is one of the top five markets investing in the USA and also one of the biggest investors in the UK.

Later in 2018 and into 2019, Wealth Migrate plans to actively focus on Africa and other top markets in South East Asia. In Africa (after South Africa), Wealth Migrate will focus on the five top markets of Ghana, Nigeria, Kenya, Cote d'Ivoire, and Angola.

FIGURE 8 | GLOBAL CAPITAL FLOWS | Q4 2016



Emerging Markets have very specific needs which are not being catered for. This growing trend is highlighted by the increasing yearly capital flows annually. With growing populations joining the middle class ranks in emerging markets, this demand, which already exists, will only continue to increase.

Source: <http://www.theinvestor.jll/gcf/global-capital-flows-q4-2016/>

SEGMENT TWO

Once there is an understanding of an investor’s needs in their own country, Wealth Migrate plans to roll out its Wealth Create services to help locals invest in local real estate. This will mainly be targeted at the middle class. Wealth Migrate has already rolled out Wealth Create services to South Africa and is currently rolling out in Australia, the USA, and the UK.

SEGMENT THREE

This segment will grow organically out of the growth of segments one and two and into a fully integrated system. Each country added in segments one and two will increase the network effect of segment three. Ultimately, Wealth Migrate will provide a bridge of safety for investors to invest locally or internationally from emerging markets into developed markets—or vice-versa.

The combination of the three segments using a phased approach will provide a revenue model which is balanced between current and long-term growth.

TABLE 5 | WEALTH MIGRATE'S PROGRESS SO FAR PER COUNTRY

Country	Investors	Wealth Protect	Wealth Create	Open Market-place
USA	Yes	Yes	Yes	
Australia	Yes	Yes	Yes	
UK	Yes	Yes	Yes	
South Africa	Yes	Yes	Yes	
China	Yes			
Hong Kong	Yes			
UAE	Yes			
Singapore	Yes			
Japan	Launched			
India	Setting up			
Malaysia	Setting up			
Indonesia	Setting up			
Taiwan	Setting up			
Philippines	Setting up			
Brazil	Not started			

COMPETITORS WITH REAL ESTATE MARKETPLACES

Earlier real estate token sale competitors have been compared with Wealth Migrate, but Wealth Migrate also competes favorably with real estate marketplaces globally.

Every other real estate platform or marketplace is focused in-country, facilitating domestic investment but leaving international investment largely untouched. Wealth Migrate has chosen to take a global approach. Investors don't want to have a different application to a different real estate platform or marketplace in every country.

This global approach has been proven to work, now that Wealth Migrate has members from 111 countries and investors from 44 countries. This global approach and success, along with the extensive experience in launching in new regions, gives Wealth Migrate a significant advantage over any new competitor.

Also, very importantly, our technology stack was built from the outset to be global. It is not a local solution which will be adapted in various geographies. The technology stack allows us to provide a localized solution on a global scale. This is what happens when you start with the end in mind.

FIGURE 9 | WEALTH MIGRATE'S GLOBAL APPROACH VS LOCAL COMPETITORS

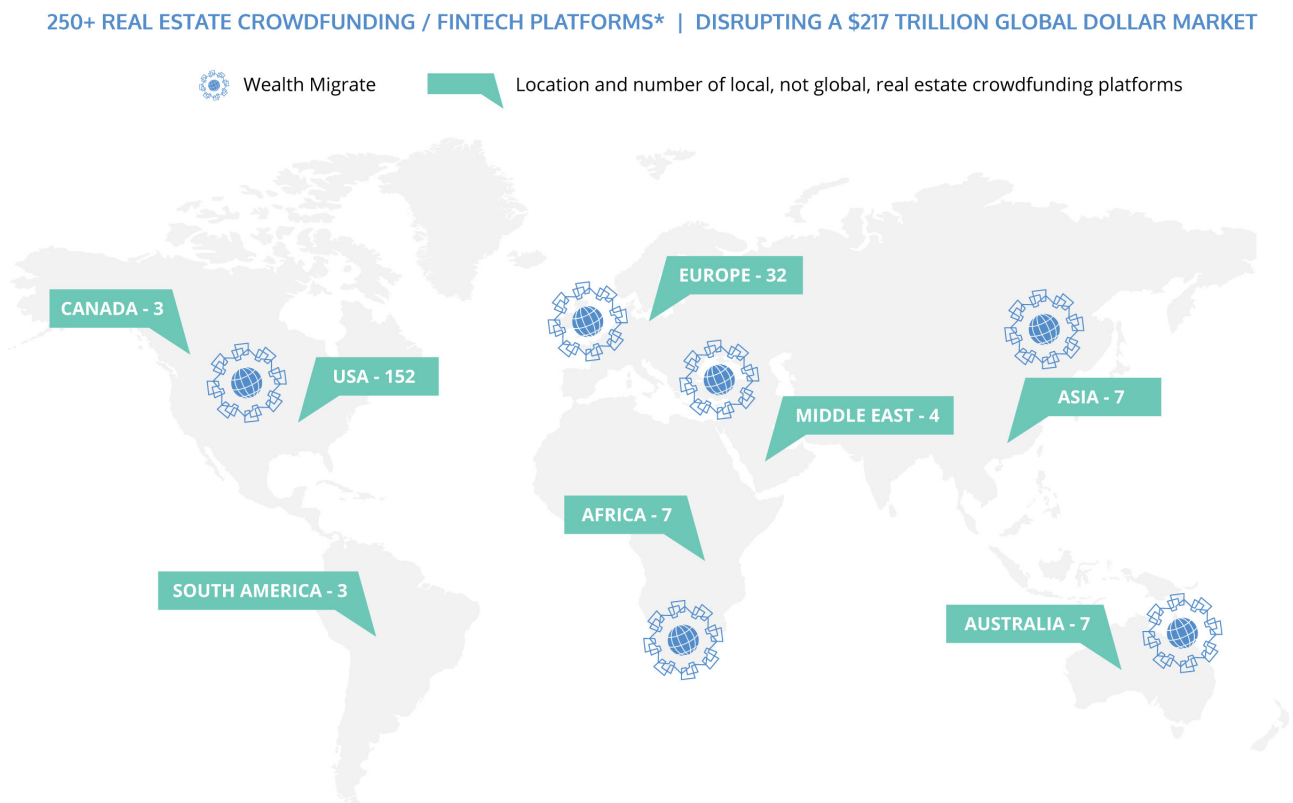


FIGURE 10 | OUR GLOBAL PRESENCE

5 Continents, 7 Countries, 60+ Staff - a truly global company with diverse virtual and on the ground teams



THE BLOCKCHAIN CONNECTION

The only way the 99% will individually be able to invest in global real estate from as little as one dollar with the swipe of a finger is by utilizing blockchain.

No other technology on the horizon offers this promise and that is why Wealth Migrate started investigating Blockchain in 2014 and building their platform on the Blockchain in 2016.

The rewards are enormous, investing in multiple global real estate investments from as little as one dollar per investment is a paradigm shift. At present, investors would need hundreds of thousands of dollars to do this through other platforms, if they existed, and have it reflected on their own personal dashboard.

Wealth Migrate's blockchain journey began nearly four years ago. Individual investment transaction replication was built on the blockchain and this was launched in October 2016. This meant that once an investor had invested via the platform, they could see evidence of their investment transaction on the blockchain through their personal dashboard on Wealth Migrate.

Until the advent of blockchain technology, there was no real solution to the many friction costs and middlemen in the traditional real estate purchasing process. The fees are high, trust and transparency were non-existent and there was no alignment between parties.

Without a blockchain-based system, it is not possible to profitably process a global individual real estate investment under USD 10,000. For multiple investments in several countries the investment size would be over USD 100,000 per transaction. Wealth Migrate has already reduced this to a USD 1,000 minimum using the blockchain-based system it presently operates.

Part of the use of proceeds from the WealthE™ Coin crowdsale is to build a blockchain-based system and ecosystem that delivers the promise of reducing the investment transaction size down to one dollar with a swipe of the finger. This white paper and the issue of WealthE™ tokens aim to define that plan.

To achieve a minimum of one dollar per real estate transaction, the following five business operational areas need to be developed on the Blockchain. Let's look at each of these individually:

1. Investor partner management
2. Supplier partner management
3. Community member/token/currency/escrow management
4. Registry ownership management & reporting
5. Sales primary listing and secondary sales platform

There are many moving parts to a global transaction and to achieve one dollar with a swipe of the finger, each of these areas needs its own detailed blockchain-based implementation plan.

1. Investor Partner Management (DEMAND)

To run a global Real Estate platform, where prospective investors can invest easily with the swipe of a finger from one dollar, the two main success factors are **(1) investors**—you need a global community of investors that continually interact with your platform seeking a home for the investments they wish to make; and **(2) suppliers**—you need a global selection of quality real estate for investors to invest in.

Because it is a global business, there are many Blockchain-based operations that are needed to competently handle investors, including:

- Investor KYC / AML requirements (Know Your Customer / Anti Money Laundering)
- Investment transaction management
- Portfolio management
- Wallet management
- Artificial intelligence-based investor reporting and guidance—SMART Investing™
- Smart contracts for secondary sales transaction handling
- Smart contracts for payment of real estate earnings, secondary sales, expression and confirmation of interest.

In addition, the Wealth Migrate Platform has investment channel partners. These are organizations that are rewarded for pointing their contacts towards the Wealth Migrate Global Real Estate Investment Platform.

Investment channel partner factors:

- Investor channel identity management and due diligence
- Affiliate transaction handling, management, reporting and payment

2. Supplier Partner Management (SUPPLY)

To run a successful global real estate platform where investors are able to invest from as little as one dollar with the swipe of a finger, there needs to be a global selection of quality real estate for investors to invest in.

Supplier factors:

- Supplier due diligence and integration with GIDDS™
- Supplier profiling and updating on the platform
- Supplier portfolio management
- Supplier wallet management and payment transactions
- Artificial intelligence-based supplier reporting and guidance
- Supplier secondary sales platform access and handling
- Smart contracts for transactions and fees
- Smart contracts for real estate uploading, due diligence and acceptance
- Supplier real estate Management System with transaction handling and reporting

3. Community Member/Token/Currency/ Escrow Management

The backbone of the Wealth Migrate Platform is its members. Wealth Migrate already has a worldwide network, and through gamification, tokenization, education and network effects this community will grow exponentially. To keep them engaged and growing, a blockchain-based community member and token management system is required.

4. Real Estate Registries, Management & Reporting

With the fractionalization of real estate ownership, existing systems simply do not handle the transparency and distributed nature of real estate ownership. While the eventual objective in this area is to integrate the Wealth Migrate system with Land and Registry Offices worldwide, this is many years in the future as they themselves must first decide to have their registers on the blockchain.

In the meantime, Wealth Migrate will develop a real estate registry system that includes reporting and management so that when individual buildings are owned by thousands of investors, their ownership can be very easily seen and accessed in a distributed ledger on the blockchain.

Real estate factors:

- Real estate ownership registers
- Real estate management and reporting
- Distribution of returns by fiat and cryptocurrencies
- Integration with Land Title and Registry offices
- Ownership voting and communication systems

5. Sales Primary Listing and Secondary Sales Platform

All of the above are dependent upon an efficient blockchain-based marketplace. This marketplace covers two main transaction types:

1. Real estate Primary Listings. These are properties that are listed for new investment. They will come from multiple countries and be in multiple currencies. They will be provided by the Supplier Partners in Section 2 above and invested in by the Investors in Section 1 above.
2. Secondary Sales Listings. These listings come from investors that seek to sell their investment of fractionalized real estate to someone else seeking investment. This part of the platform will be similar to an eBay or Alibaba for real estate. Shares in Global real estate will be bought and sold here as a buyer-seller marketplace.

This efficient blockchain-based marketplace will need the following features:

- Currency conversion and exchange
- Buy/sell matching and execution
- Sale item profiling
- Digital identity handling for real estate, buyers and sellers
- Escrow account management
- Crypto and fiat currency acceptance and payment
- Tethered currency handling

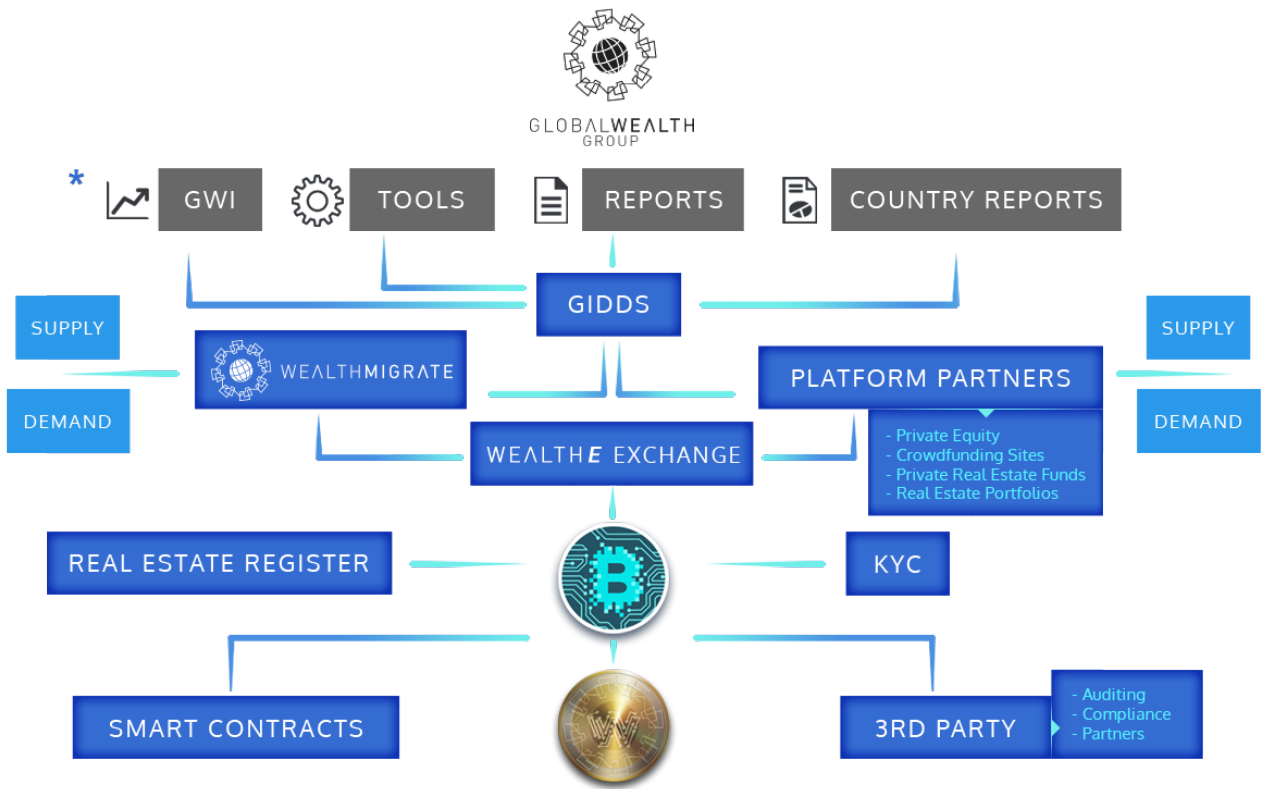
Figure 11 shows how all the above are layered upon the Blockchain to ensure a powerful, global real estate platform.

FIGURE 11 | WEALTH MIGRATE AND WEALTH^E™ COIN APPLICATION AREAS AND LAYERS RELATIVE TO BLOCKCHAIN DEVELOPMENT



The diagram shows how all the above are layered upon the blockchain to ensure a powerful, global real estate platform.

FIGURE 12 | WEALTH MIGRATE PLATFORM



* GLOBAL WEALTH INDEX

The diagram above shows how the Wealth Migrate Platform is totally integrated with the WealthE™ Coin and how the WealthE™ Exchange is built on the blockchain. There are many external connections to other platforms, sites and service providers, and these will be further enhanced as the platform is built.

In terms of the existing and future technology stack, here is an overview. It is by no means exhaustive, but should give the more technical reader an understanding of the journey the platform has taken and where it is headed.

1. Existing Technology Stack

- Azure infrastructure
- API Layer via BIP
- .Net, JavaScript, HTML
- QBitNinja
- Salesforce client facing tools
- Regulated listed exchange integration
- Broker dealer integration
- Blockchain proof of existence of transactions

2. Future Technology Stack

In general, the future development path for our software will take into account reusability and a microservice architecture pattern. Each of the component parts of the technology ecosystem will be able to be pulled down and rewritten without any parts of the rest of the system being affected. This will allow Wealth Migrate's technology to be able to respond to new advances without being beholden to any one language or piece of software. We can't predict every evolution, so we will design a flexible system that takes likely advances into account.

The basic technologies we will be looking at will be:

- .Net Core, in order to take advantage of a larger, more available skillset but to still be able to host anywhere that we need to (Azure/GCP/AWS/Private Cloud).
- Relational SQL DB (MSSQL or Postgres SQL). Again, there is a large skillset of relational skills and most of the early work suits a relational, normalized structure.
- HTML, JavaScript
- Scala as needed for highly available, highly scalable microservices.

And the basic technologies we will be looking at for the following areas/layers will be:

Primary and Secondary Sales Platform and Exchange

- .Net Core
- Relational Database (MSSQL/Postgres SQL)
- HTML 5
- Angular/React
- Solidity
- JavaScript/JQuery
- EBaaS

API Layer

- .Net Core + Scala (where applicable)
- Rabbit MQ

Due diligence/Identity Management layer

- .Net Core
- Relational Database (MSSQL/Postgres SQL)

Investor Partner Management, Supplier Partner Management, Community Management, Real Estate Registry and Management

- .Net Core
- Relational Database (MSSQL/Postgres SQL)
- HTML 5
- Angular/React

Big data integration

- Scala
- Spark

THE WEALTH^E™ COIN

WEALTH^E™ COIN USAGE AND BENEFITS

The Wealth^E™ Coin is a utility token that will fuel access to and growth of the Wealth Migrate Platform and Global Wealth Group Ecosystem. The Wealth^E™ Coin will be both the mechanism (currency) to qual-

ify for platform membership and it will also provide incentivization for the use and engagement on the platform.

PLATFORM MEMBERSHIP AND BENEFITS

Wealth Migrate Platform membership and benefits will be determined on a tiered basis exactly like a frequent flyer program. The more Wealth^E™ Coins that the member has accumulated, the higher the tier of membership and the greater the benefits. The membership levels will start at the Green Level⁵ and advance through Bronze, Silver, Gold, Platinum, Diamond and Titanium. The Green through Silver

levels will require maintaining a certain number of Wealth^E™ Coins annually (see Membership Level Overview below).

Once a member qualifies for the Gold, Platinum, or Diamond level, that member will maintain that status for 1, 2 and 5 years respectively. Qualifying for the Titanium level is a permanent lifetime achievement.

Wealth Partner Status	USD Dollar Worth (now)	Number of Wealth ^E ™ Coins Per Year to maintain status	How long you maintain level for
Green	USD 1.00	10	Per annum
Bronze	USD 100.00	1000	Per annum
Silver	USD 1000.00	10,000	Per annum
Gold	USD 10,000.00	100,000	1-year badge
Platinum	USD 100,000.00	1,000,000	2-year badge
Diamond	USD 500,000.00	5,000,000	5-year badge
Titanium	USD 1,000,000.00	10,000,000	Lifetime award

BENEFITS OF MEMBERSHIP LEVELS

As a member progresses through the platform membership levels, from Green to Titanium, the member qualifies for increasing discounts for key platform services. When the member reaches Titanium level, the key platform services become free—no further WealthE™ Coins are required to pay for these services.

In addition to the number of tokens a person must own to qualify for the various Wealth Migrate Platform membership levels, members will use WealthE™ Coins to buy services related to commercial real estate education, online courses, training systems (*Beginning, Intermediate and Advanced*), webinars, software tools, other related commercial real estate products, and professional services such as mentoring/coaching, advisory, and due diligence related to commercial real estate investment.

Wealth Partner Membership Status	Discount if use WealthE™ Coins for Services
Green	0%
Bronze	10%
Silver	20%
Gold	40%
Platinum	60%
Diamond	80%
Titanium	All services are available without token payment

EARNING WEALTH^E™ COINS THROUGH INCENTIVIZED ACTIVITIES

The Wealth Migrate Platform, Global Wealth Group Ecosystem and the Wealth^E™ Coin are designed to incentivize members help other members so the platform grows and demand for the Wealth^E™ Coin increases. Here are a few of the activities that platform members can perform to earn Wealth^E™ Coins:

Category	Activity
Investing	Registering and completing investment profile
Investing	Undergoing “know your customer” (KYC) processing
Investing	Funding their Wealth Migrate wallet
Investing	Investing locally
Investing	Investing internationally
Research / Due Diligence	Performing market research
Research / Due Diligence	Performing partner research
Research / Due Diligence	Performing project research
Education	Taking a detailed real estate assessment quiz
Education	Completing a beginner, intermediate or advance commercial real estate curriculum
Education	Developing an online training course
Education	Teaching a course
Social	Referring a business development lead (friend, country partner, investor)
Social	Attending a workshop or other qualifying event

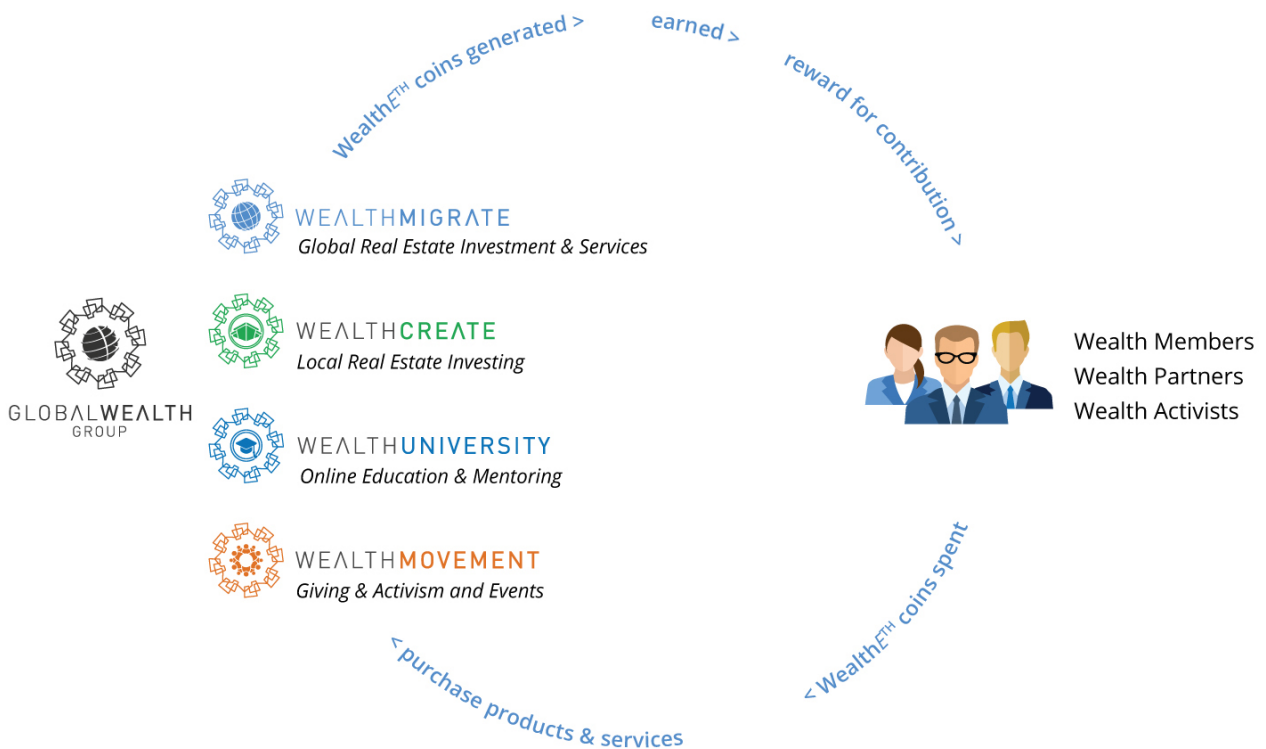
EARNING AND SPENDING WEALTH^E™ COINS

The Wealth Migrate EcoSystem already exists and is fully operational. That means that people are already investing in quality real estate investment opportunities, attending world-wide events and assisting the wealth movement by enabling people from the emerging world to invest in curated first world real estate opportunities.

With the addition of the Wealth^E™ Coin, this world-wide wealth empowering ecosystem will catapult to another level. The coins are an integral part of this journey and the details of how to earn and spend them is evolving. The Wealth^E™ ecosystem is

comprised of Wealth Migrate, Wealth Create, Wealth University and the Wealth Movement. People earn coins by performing a number of activities in each of these sectors. They can use the Wealth^E™ coin to, buy products and services, including Wealth Migrate International Events and education products and also get special subscription market reports on real estate opportunities.

FIGURE 13 | WEALTH^E™ COIN PROCESS OVERVIEW



EARNING WEALTH^E™ COINS

These are just some of the ways you can earn Wealth^E™ coins.

Education	Research & Due Diligence	Investing	Engagement	Purpose
<ul style="list-style-type: none"> • Wealth Test (WQ) • Training • Review Course • Create Course • Inner Circle 	<ul style="list-style-type: none"> • Real Estate Deals • Markets • Cities • Countries • Partners 	<ul style="list-style-type: none"> • Registering • KYC & Funding • Investing • Asset Management 	<ul style="list-style-type: none"> • Refer friends • Attend events • Create Investor Circles • Refer affiliates or partners 	<ul style="list-style-type: none"> • Donations • Pay it Forward • Events • Global Impact

REAL ESTATE INVESTING & SPENDING WEALTH^E™ COINS

Investing	Events	Education
<ul style="list-style-type: none"> • Wealth Partner (Group Shareholder) • Inner Circle • Specialized research reports • Higher level DD access 	<ul style="list-style-type: none"> • Wealth Movement • Local Investor Clubs • Cities • Countries • Partners 	<ul style="list-style-type: none"> • Beginner Wealth Courses • Intermediate Wealth Courses • Advanced Wealth Courses • Inner Circle • Books • Specialized research reports

Please visit the resource page to find examples of how Wealth^E™ Coin holders can participate in the ecosystem. We have depicted a number of different scenarios.

OTHER KEY DRIVERS OF WEALTH^E™ ECOSYSTEM

Aside from the inherent value growth in the Wealth^E™ ecosystem, there are other other key value drivers related to the Global Wealth Movement. To bridge the wealth gap and empower a billion people using the Wealth^E™ platform and coin, other drivers are at play.

These arise in many areas but here are three of the main areas:

1. When Wealth^E™ Coin holders invest in real estate on the platform, the ecosystem benefits from a percentage of the money invested for Silver through Titanium levels. The amount of the benefit depends on their membership status. Provided they perform the investment directly through the platform and not through a sales channel, a total of up to 2% of the amount invested is available as a discount. 1% allocated for the investor and 1% towards bridging the Wealth Gap if they are on the Titanium level. For other levels, it will follow the discount for that level shown on page 28.
2. Annually, opportunities exist to be considered as a Wealth Partner of Wealth Migrate and the Global Wealth Group. A Wealth Partner is a shareholder in the group, which owns all the assets, IP, platforms and future value of the company. Wealth^E™ Coin holders with good track records in the Wealth^E™ community or as an active investor will be ranked ahead of others seeking this level of involvement. Token holders would have to purchase shares separately. This transaction would be completed compliantly in the relevant jurisdiction. All Wealth Partners are involved in activities to assist in bridging the wealth gap and empowering a billion people using the Wealth^E™ platform, while also enjoying the value creation of the group at large.
3. Finally, Wealth^E™ coins holders will get access to real estate projects, first access to deals and opportunities and any other opportunities which are offered from the Global Wealth Group. In simple terms, they will have preferential access to any additional benefits, products or value.

GAMIFICATION

Gamification is a progressive concept that enhances engagement and encourages sustained behaviors, and is implemented to enhance behavior change—increasing user engagement with the Wealth Migrate Platform and Global Wealth Group Ecosystem. Contrary to popular belief, gamification is not simply about just adding games into business. Rather gamification uses the elements that makes games fun and

irresistible and applies these elements measurably into non-game contexts to motivate member use of the Wealth Migrate Platform. Wealth Migrate has engaged thought leaders in gamification to embed gamification techniques in the platform.

For more information on Gamification and Wealth Migrate's use of this concept go to the link on the Resource page at wealth.e.io.

LEGAL MATTERS

Wealth Migrate sought legal advice from qualified securities attorneys about the nature of the WealthE™ Coin and other legal matters related the WealthE™ Coin token sale and based on that legal advice decided not to offer the token in certain countries and to certain classes of buyers.

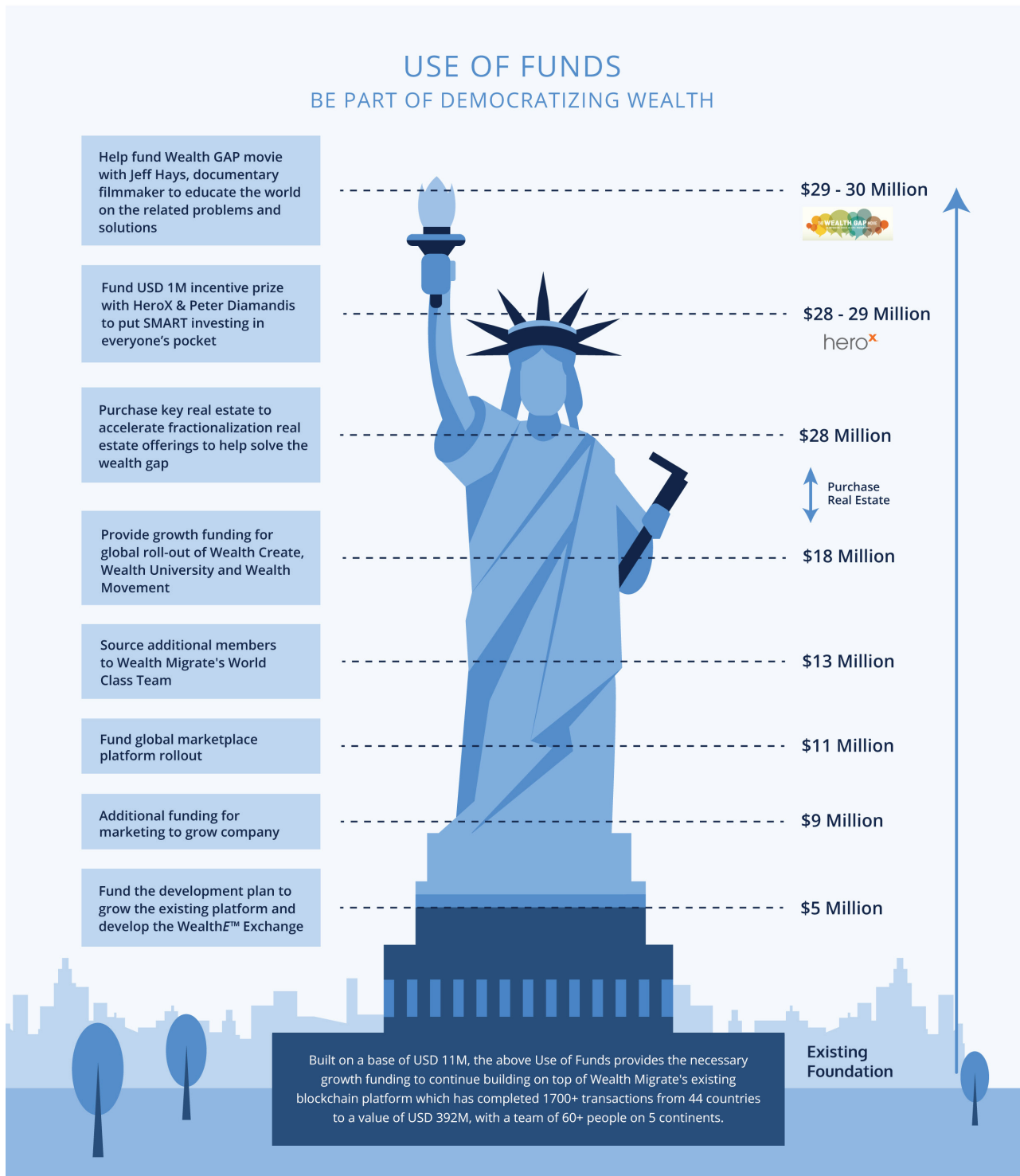
Every attempt has been made to ensure that the WealthE™ Coin is considered a Utility token.

See the Legal Disclaimer on [page 1](#) of this White Paper and the Additional Legal Disclaimers and Risks on the *Resource Page* at www.wealthe.io for more information.

TOKEN SALE DETAILS

Name of Token	WealthE™
Symbol	WRE
Quantity of WealthE™ Tokens Issued	600 million
Initial Rate of Token	The ETH equivalent of USD 0.10
Cap	USD 30 million
Use of Funds	The proceeds will to be used to expand Wealth Migrate's technical operational & platform capacity, the Global Wealth Group Ecosystem, upgrading and localizing the company's presence and business platform in several key jurisdictions, and marketing its service and an expanded raft of real estate investment opportunities. (please see detailed use of funds, including investing in real estate)
Token Sale Duration	<p>Pre-Pre Sale: until December 15th, 2017 or when USD 1 million is raised, whichever is earlier</p> <p>Pre-Sale: From the end of Pre-Pre Sale to April 4th, 2018 or when USD 10 million is raised, whichever is earlier</p> <p>Token Sale Event: From the end of the Pre-Sale to May 21st, 2018 or when USD 30 million is raised, whichever is earlier</p>
Distribution	Crowdsale: 50%, Reserve 20%, Team 20%; Network Growth 8%; Bounty Program 2%
Team and Presale Contributor Lock up	There will be a 6 month lock up period from the close of the token sale before the tokens allocated to the team and presale contributors can be traded.

FIGURE 14 | USE OF FUNDS IN A STAGED APPROACH

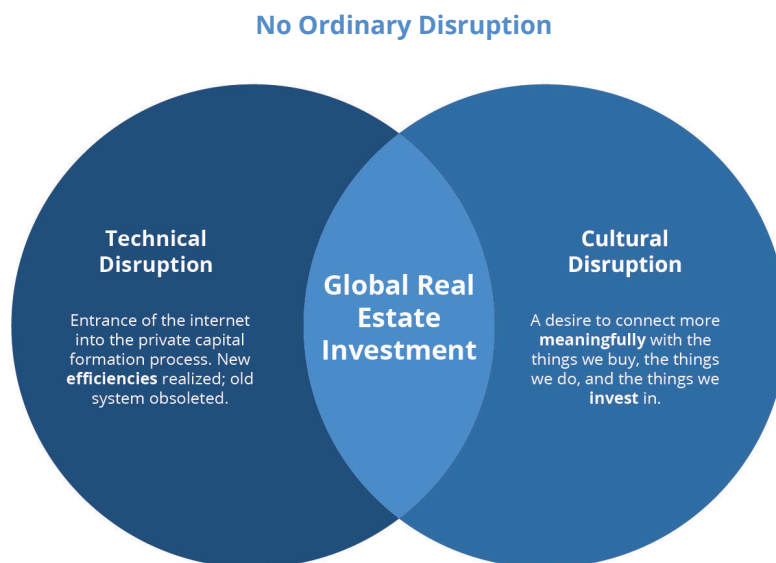


BONUS STRUCTURE FOR WEALTH^E[™]

Token Sale Phase	Start	End	Bonus
Wealth ^E [™] Token Pre-Pre Sale (Up to USD 1 Million)	September 6th 2017	Until USD 1 million is raised or December 15th 2017 whichever is earlier	1. Minimum USD 50K: 50%
Wealth ^E [™] Token Pre-Sale Phase 1 (Up to USD 3 Million)	December 15th 2017	Until USD 3 million is raised or March 30th 2018 whichever is earlier	1. USD 50K+: 45% 2. USD 25K+ <USD 50K: 40% 3. USD 10K+ <USD 25K: 35%
Wealth ^E [™] Token Pre-Sale Phase 2 (Up to USD 10 Million)	End of Token Pre-Sale Phase 1	Until USD 10 million is raised or April 4th 2018 whichever is earlier	1. USD 50K+: 40% 2. USD 25K+ <USD 50K: 35% 3. USD 10K+ <USD 25K: 30%
Wealth ^E [™] Token Sale (Up to USD 30 Million)	End of Token Pre-Sale Phase 2	Until USD 30 million is raised or May 21st 2018 whichever is earlier	Hour 1: 30% Day 1: 25% Day 2-4: 20% Week 1: 15% Week 2-3: 10% Week 4-5: 5% Week 6: 0%

CONCLUSION

With the WealthE™ Coin, Wealth Migrate and the Global Wealth Group is building a solution for the intersection of eight major forces of change:



- 1 **Social commerce & collaborative investing:** increasing returns, and reducing risk for investors.
- 2 **The rise of the middle class in emerging markets:** three billion un-banked people join the global economy through mobile adoption and internet connectivity.
- 3 **Globalization:** local volatility creates conditions where investors desire diversification across countries, assets, and currencies.
- 4 **Blockchain & cryptocurrencies:** increasing trust and massively reducing friction costs.
- 5 **Social pressure to democratize access to wealth:** empowering the 99%.
- 6 **Gamification & learning while doing:** fundamentally changing the education system.
- 7 **Personalization:** people want the power to create freedom in their lives and meaningful connections with their investments.
- 8 **Investors want to have purposeful impact:** helping co-create the planet they want to see.

Wealth Migrate has achieved the first of its three-phased approach to the democratization of real estate ownership and are entering the second phase—implementation of the WealthE™ digital token—to deepen and broaden the inclusion of people into the real estate ecosystem.

By purchasing the WealthE™ Coin, contributors will join a community that is helping to solve one of the greatest challenges the world has ever seen—and through real estate investing create substantial wealth for themselves in the process.

TEAM

Wealth Migrate has an executive team and Board of Directors with unparalleled experience in business, fintech platforms, blockchain, marketplaces, and global real estate investment.

For a full list of Bios visit wealthE.io

FOUNDERS



Founder and CEO
SCOTT PICKEN

Scott is the founder and CEO of Wealth Migrate, a published author, Wealth Movement pioneer, and serial entrepreneur. Backed by more than 18 years of global real estate investment, technology and business leadership experience, he is passionate about providing real estate investors access to global markets. He has helped more than 3,000 investors gain access to international real estate opportunities through technology, representing more than USD 570 million on four continents, with investors around the globe.



Co-Founder & Investment
Committee Chairman
HENNIE BEZUIDENHOUDT

Hennie Bezuidenhout is the co-founder and Chairman of Wealth Migrate, with over 27 years of experience in commercial real estate. He oversees strategic planning, due diligence, safety, and management of product provider relations. Hennie has served as managing director, director, non-executive director, and chairman for several companies in South Africa and abroad since 1988.

BOARD



Board Chairman
JUSTIN CLARKE

Co-founder of Private Property and One Africa Media, Justin has been in the technology start-up ecosystem in Africa with a variety of businesses over the past three decades. At Private Property, he was responsible for leading the company from inception, through several rounds of funding, to become the leading internet marketplace for real estate in South Africa. One Africa Media, founded in 2012, has seen Justin get the privilege to work with phenomenally talented people building Africa's biggest internet classifieds business operating in 8 countries with 18 separate companies. This experience includes facilitating the joint venture of Ringier to form Ringier One Africa Media (ROAM).



Board Member
MARTIN FREEMAN

Martin is an experienced entrepreneur backed by a Harvard University Executive Management Program and more than 30 years of proven business experience and success in business start-ups that create and distribute various products and services, with an emphasis on Fintech. In 2004, he co-founded Bayport Financial Services, which utilized the proven model of retail and direct selling as the platform for the successful and exponential year on year growth.



Board Advisor
JOY SCHOFFLER

Joy Schoffler is a global leader in Fintech. She successfully sold her company, Leverage PR, and is now focusing on projects with great impact. She is a nationally recognized author and speaker in the field of innovative financial services, marketing, and communications. She works in all areas of fintech, with deep experience in banking, payments, cyber security, online lending and investing, blockchain, and many other emerging areas.



Board Member,
Head of Global Marketplace
Roll-out & CEO in Australia

PAUL NIEDERER

Paul is one of the world's leading authorities on investor aggregation, collaborative investment, crowdfunding, and crowdsourcing. As an expert in capital raising and peer to peer funding, Paul is passionate about providing matchmaking opportunities for entrepreneurs and investors in the emerging distributed financial economy, including crowdfunding platforms and blockchain-empowered solutions. In 2016, the Shanghai Government in China gave him an award for his knowledge in Blockchain and its applications.



President

DR. DOLF DE ROOS

Dolf is the President of Wealth Migrate and an international best-selling author with fifteen books to his name, with over two million books in print in 6 languages. He is best known for his New York Times best seller Real Estate Riches, which was part of the Rich Dad Poor Dad Series. In the United States, Dolf is the only author endorsed twice by the National Association of Realtors and he has educated real estate agents on the art of selling real estate in over 25 countries.

EXECUTIVE TEAM



CTO
GAVIN ROSSOUW

Gavin is Wealth Migrate's Chief Technology Officer, an experienced fintech software development team leader having built and managed software development teams of more than fifty developers with several South African and American fintech and software development companies including IPREO, Global Back Office and Aztec. Gavin received his B.Com (Hons) IS from UCT and has more than twenty years of business experience.



CFO
LOUW VILJOEN

Louw is a qualified Chartered Accountant and a member of the South African Institute of Chartered Accountants. His career started at SAIL Group Limited as an investment manager and stayed with the group and subsidiaries and associates until 2008 when he joined MSP Group. Louw served on various boards as financial director as well as board committees while at SAIL and associates. He now is the CFO for the Group focusing on Strategic Finance and Compliance.



Strategic Operations & CIO
Principal Blockchain Architect
JACO MARITZ

Jaco Maritz is the Head of Strategic Operations and CIO of Wealth Migrate and started his career at Nedbank in 1990 in South Africa where he gained valuable knowledge in the finance industry and held positions in Treasury and later in the branch banking division. In 2000, Jaco was recruited by RBA Developments to head up their marketing division in Cape Town forming an integral part of the MSP team for 13 years.



Head of Global Revenue
MACHIEL LUCAS

Machiel studied Electrical Engineering in 1992 and completed his MBA through Henley in the UK in 2000 with financials and knowledge management as his focus. He worked for a large multinational company from 1992 to 2013 where he held various positions as Operations Director and Business Unit Manager for Sub-Saharan Africa including postings in the US, Germany and Italy. Machiel is currently the Head of Global Revenue for Wealth Migrate, focusing on helping people invest and create global wealth.



Funding Project Manager
KEVIN ALLEN

Kevin holds an undergraduate Pharmacy degree and an MBA (Cum Laude). He is one of the founding Directors of the African Crowdfunding Association where he holds the position of Chairman and runs QDDTI, a capital raising and digital consulting company. He has been working with Wealth Migrate since 2015 and is the Funding Project Manager. During his time at Wealth Migrate Kevin, has assisted with raising USD 8.14M in equity funding for the company.



Digital and Marketing
DENISE NEL

People and customer centric leader with a broad exposure to financial markets over 26 years, Denise's experience includes operational management, business analysis, market research and new product development, new market identification, managing client services, account management and sales, networking and marketing activities, growth strategies across mature and emerging markets. She now Heads up the Digital and Marketing for the Group.



Team and Culture, PMO
LINDEN BOOTH

Linden Booth is a proven Executive Coach and Organizational Culture expert who joined Wealth Migrate after 15 years in private consulting as founder of BlueFire Africa, a leadership and organizational development consultancy. Linden combines a very people-centered approach with a systems orientated philosophy around high performance, team engagement and leadership development.



Customer Service &
Operations
JANIE KEURIS

After graduating with a B.Consumer Science (Housing) at Stellenbosch Janie held a position as Development and Facilities Manager at Ahead Trading t/a KFC. In 2010 she joined the MSP Team as sales executive and held various positions within the company. In July 2013 moved to the IPS team as First Contact specialist and later served as Operations Manager and General Manager. She joined Wealth Migrate in March 2016 heading up the residential operations division and currently heads up Customer Service.



Due Diligence &
Investment Management
WILLIE OELOFSE

Willie has over 10 years of experience, in credit and risk management, as a Business and Credit Analyst for the Business Banking Division, analyzing the credit risk of large Business and Agricultural Portfolios. He developed Excel Models to improve the working process for credit application and forecasting of client's financial position to quantify the bank's risk. He has worked in London, United Kingdom for State Street Bank & Trust and JP Morgan Chase Bank and is the organization's Head of Due Diligence and Risk Analysis.



Head of Legal and Compliance
JACO VAN NIEKERK

Jaco graduated from Stellenbosch University with a Bachelor of Laws. After 12 years of private practice, he joined two property development companies in a management position where the companies grew to be the largest in their areas. The companies were also heavily involved in social development with the purpose of making affordable housing available to those that needed it. When he joined Wealth Migrate, he was set the task to establish legal and compliance frameworks globally.



Financial Manager
LAURIKA FOURIE

Laurika studied BCom accounting and registered as a qualified Chartered Accountant CA (SA) in 2007. She then joined the Omnicron Group which is a property development and administration company in the commercial, industrial and retail sectors. She performed the role as financial manager for 9 years and her major responsibilities included that of financial reporting, budgeting, forecasting as well as taxation and statutory services. Laurika currently handles cash flow, management statements, project distributions as well as auditing.



Wealth Migrate South
Africa CEO
CLIFF KAYAT

Cliff is a serial entrepreneur having run many successful businesses, specializing in commercial real estate, both locally in South Africa and internationally. He spent time at Persus Computers, National Data Systems, before embarking on his first entrepreneurial project, Cellular Active, a mobile phone retailer. He is a Director and shareholder at InnovateIT, a South African managed services provider, and at several property companies. Cliff heads up the South African Operations as CEO.



Wealth Migrate China CEO
KEN HU

With a degree as an electronics engineer and an MBA from the Marshall School of Business, Ken has 17 years of experience in consulting and management with companies such as GM, Deloitte and Cisco with a focus on technology. He is also an avid real estate investor.



Wealth Migrate UAE CEO
LEE RUSH

Lee is the CEO of Wealth Migrate UAE. She is an enthusiastic and driven person with over 20 years experience in the corporate world. Being a dedicated wife, mother and Wealth Partner of Wealth Migrate, she knows how to juggle what life throws at her. Lee is passionate about helping people to invest in global real estate opportunities.



Wealth Migrate UK CEO
KEN WILLIAMS

Ken is the CEO of Wealth Migrate UK. He has been in the financial industry for over 20 years, the last 17 of which were in London with leading institutions like Deutsche Bank. He currently holds a select number of directorships and advisory positions. He brings excellent experience of launching and growing businesses to the Wealth Migrate expansion in the UK.

BUSINESS ADVISORS



Wealth Migrate USA CEO
NIR GOLAN

Nir Golan is a seasoned tech executive with over 15 years of experience in leading cross-functional teams to success. He spent over 10 years at Ernst & Young advising Fortune-500 CxOs on corporate strategy and international business issues, and helped lead a practice of 60+ consultants in both the USA and Australia. Nir has spent the past five years in the startup and venture capital space in NYC and he is an active real estate investor with a focus on single-family and multi-family properties in the Northeast.



Advisor
LEX SISNEY

Lex Sisney is an author and the creator of Organizational Physics and an expert at creating breakthroughs in individuals and organizations. He's grown from co-founder and CEO of the world's largest affiliate marketing company to follow his passion as CEO Coach to the world's next generation of expansion-stage companies.



Exponential Technology and
Crypto Advisor
WILLEM VAN DER POST

Former partner at Deloitte Consulting Willem was instrumental in running the Centre of the Edge, focusing on Exponential Technology. Willem decided to leave the consulting industry in April 2017 to get his hands dirty with startups. He is a Singularity Alumni and a global authority on Exponential Technology, Blockchain and crypto-currencies. He is advising Wealth Migrate on how to leverage the exponential technologies they already have and implement their crypto strategy.

TOKEN SALE ADVISORS



TransformPR
MICHAEL TERPIN

TransformPR is the leading Token Sale PR service provider led by Michael Terpin. Michael Terpin has been involved in the PR for Wealth Migrate's Token Sale, is an advisor to Wealth Migrate and has been an advisor to more than 40 Token Sales—many of the most successful ones. Michael is one of the most experienced Token Sale experts in the world.



ARK Partners
RICHARD TITUS

Richard is a globally experienced senior executive (CxO) with 20+ years in digital transformation. He has co-founded 11 firms including Prompt.ly and digital agency giants Razorfish (LA) & Schematic. He has also led business divisions for Samsung Electronics, DMGT (Associated Northcliffe Digital owner of the Daily Mail) and the BBC to award-winning levels of performance recognized by CES, GSMA, Techcrunch and the Wall Street Journal.



Managing Partner, Network
Society Ventures
DAVID ORBAN

David's past entrepreneurial accomplishments span several companies founded and grown over more than twenty years. He is founding partner of Network Society Ventures and an advisor to Dotsub, which he led as CEO through a period of rapid growth from 2011 to 2015. He is a faculty member and advisor at Singularity University, an author and also the founder of the London-based think tank, Network Society Research. David has been involved in many large token sales including Ethereum, Bancor and Blockchain Capital infact he was the first person to own Ether.

TOKEN SALE LEGAL ADVISOR



KrowdMentor
BRAD YASAR

Brad is an entrepreneur, investor, mentor, and advisor who has started and bootstrapped several companies from inception to maturity over the past 20 years. He is currently the co-founder and Managing Partner of Krowd Mentor, a strategic crowdfunding advisory firm focusing on ICOs, cryptocurrencies, blockchain, and token powered organizations. Brad has participated in dozens of successful crowd sales, which have raised over USD 500 million from 10,000s of investors in 12 months.



Co-Founder and Partner of
Velton & Zegelman
JULIAN ZEGELMAN

Julian Zegelman is the co-founder of Velton & Zegelman, a boutique Silicon Valley law firm formed by attorneys working for top regional and national law firms. In addition to an extensive securities law experience, Velton & Zegelman has an extensive cryptocurrency practice representing cryptocurrency miners, exchanges, blockchain software developers, cryptocurrency investment funds and numerous companies doing token sales. Julian has more than 15 years of securities law experience and has served as token issuer's legal counsel in multiple token sales structure both onshore and offshore.

TOKEN SALE STRATEGIC, TECHNICAL, MARKETING & PUBLIC RELATIONS TEAM

Network Society Lab

The genesis of Network Society Lab (NSL) and its current involvement in Token Sales began over the last few years with the management of Network Society Ventures (NSV), one of NSL's key shareholders and sister company, involving itself in several major Token Sales including Ethereum, Tezos, Bancor, BlockChain Capital and several others. Because of this involvement in some of the most successful Token Sales to date, the management of NSV was approached by several companies to advise them on their own Token Sales. As a result, in mid-2017, NSV created NSL, in part, to handle the growing demand for Token Sale planning and advisory services.

NSL uses a Film Production-inspired approach in which NSL acts like the Executive Producer/Director in the Film analogy (or more accurately described as a lead Token Sale project manager) to assemble the required Token Sale service providers, and do the required planning and management of all the services necessary to implement a successful Token Sale Event.

This approach allows NSL to tap into the best service providers that have the most Token Sale experience and the most blockchain development experience including several of the most famous and best groups of subcontractors including three of the most notable:

Fintech Global Consultants



Fintech Global Consultants was established in 2016 by merging 3 companies from Europe, Asia and Africa

into a world leading international fintech consultancy. With well over 6,400 clients in more than 82 different countries Fintech Global Consultants is investing heavily in all areas of this industry. They have over 25 years experience in fiat investment management specializing in giving individual clients a structured approach with traditional values, of wealth creation and wealth preservation. Fintech Global

Consultant's focuses on assisting investors in Asia to invest into digital assets. Through in depth analysis of white papers, business strategy, management and technology they ensure their clients gets the best opportunity. They have advised on over \$350m in successful allocation. The company has a presence in Japan, South Korea, China, Philippines to name a few. Fintech Consultants are positioned to be able to offer access to local markets in all of Asia's main digital asset areas and specializes in helping clients with localization and partners, marketing, Token Sale advising and clients allocation.

BlockAble

BlockAble turns solid business concepts into powerful blockchain solutions by designing practical token sale events and effective post-ICO strategies. Pre-ICO, BlockAble conducts market research, evaluates the blockchain ecosystem, coordinates token design, and develops the technical white paper. During the token sale event they take care of crypto-space marketing and make sure the right investors can buy their tokens. Post-ICO they help companies grow their blockchain solutions by connecting them to the right talent and helping them navigate real-world blockchain business challenges.

The BlockAble team is well-connected within the blockchain community and its innovative team builds, designs and markets the most effective ICOs for clients around the world. BlockAble has 35 years of leadership and team management experience, complete digital marketing chops, and an avid team of social media influencers.

KrowdMentor

KrowdMentor is a strategic investment and advisory firm empowering blockchain investors, funds, startups and entrepreneurs to reach their liquidity goals. They help blockchain technology startups build their teams, design their digital assets and find product-market fit, connecting them with investors and

potential customers to help them scale and reach profitability. They believe in the disruptive nature of decentralization and see the token/coin market as a trillion-dollar opportunity. They have advised more than 25 companies with their token sales and are one of the leading token sale advisory firms.

TransformPR

Transform Group, LLC is the premiere blockchain and ICO PR and advisory firm, serving over 150 different blockchain accounts since entering the sector in 2013. They have an international client base and strong domain expertise in high tech, fintech, media/entertainment, consumer electronics, gaming and consumer products. They have supported half the top 50 public blockchain entities, including Ripple, Dash, NEM, Neo, Qtum and Eos and worked on more

than 64 ICOs, the fastest growing sector in the industry, including Augur, Bancor, Gnosis and Golem. Founded by Michael Terpin They have a presence in New York City, Silicon Valley, Los Angeles, Denver, Las Vegas, and San Juan, Puerto Rico, Transform Group is dedicated to creating and sustaining industry leadership positions for its clients through superior strategy, relationships, market intelligence and consistent execution.

STRATEGIC PARTNERS

HeroX



HeroX was founded by Peter Diamandis who was the founder of the USD

10m XPRIZE which was won for putting a rocket into space by a private company. On October 21, 2004, Scaled Composites' SpaceShipOne reached the edge of space, an altitude of 100km, becoming the first privately built spacecraft to perform this feat, twice within two weeks.

In so doing, they won the USD 10 million Ansari XPRIZE, ushering in a new era of commercial space exploration and applications.

It was the inaugural incentive prize competition of the XPRIZE Foundation, which has gone on to create an incredible array of incentive prizes to solve the world's Grand Challenges—ocean health, literacy, space exploration, among many others.

In 2011, City Light Capital partnered with XPRIZE to envision a platform that would make the power of

incentive challenges available to anyone. The result was the spin-off of HeroX in 2013.

HeroX was co-founded in 2013 by XPRIZE founder Peter Diamandis, challenge designer Emily Fowler and entrepreneur Christian Cotichini as a means to democratize the innovation model of XPRIZE.

HeroX exists to enable anyone, anywhere in the world, to create a challenge that addresses any problem or opportunity, build a community around that challenge and activate the circumstances that can lead to a breakthrough innovation.

We have partnered with them to launch a USD 1m incentive challenge to put SMART Investing™ in every single person's pocket.

Click here to see how incentive challenges can be used in this video:

<https://www.youtube.com/watch?v=ZP7wO2CjkWQ>

Jeff Hays and the Wealth Gap Movie



Jeff Hays is a famous documentary filmmaker and is best known for

his documentary "FahrenHype 9/11," which was the response to Michael Moore's film "Fahrenheit 9/11." Jeff is very supportive of Wealth Migrate's vision for closing the Wealth Gap and is committed to make a documentary movie to get the message out globally. Wealth Migrate is setting aside USD 1 million of the proceeds from WealthE™ Coin to fund the development of this documentary. Jeff shares Scott Picken's

vision and believes that we need to educate people about the issues with the current system and to teach people how they can empower themselves using solutions like Wealth Migrate. Jeff has worked with some of the top thought leaders in the world and will ensure global reach for this important documentary.

Click here for a trailer for the Wealth Gap Movie:

<https://www.youtube.com/watch?v=iEo0kRP7Wmo>

RESOURCES

The resource page on wealthe.io is loaded with additional materials related to this white paper (e.g. legal disclaimers, a deeper discussion of many other topics touched on in the white paper), the WealthE™ Coin, the Wealth Migrate Global Community and solving the wealth gap.

FOOTNOTES

1. Throughout this white paper, Wealth Migrate uses the terms “token” and “coin” interchangeably. The use of these terms in no way imply that it is a currency.
2. The Wealth Migrate currently allows its members to make real estate investments with as little as USD 1000 and is beta-testing a minimum investment of USD 100. In the future, to further reduce the friction of real estate investing, Wealth Migrate is striving for a minimum investment of USD 1. Certain key initial activities will acquaint the member with the Wealth Migrate Platform and real estate investing (such as a beginners course in real estate investment) and will allow the member to earn tokens without a monetary investment.
3. Wealth Migrate is also planning to use its token, WealthE™ to incentivize people currently without money to become members of the Wealth Migrate Platform and earn tokens through their own initiative and use their work efforts to earn tokens. Certain key initial activities to acquaint the member with the Wealth Migrate Platform and with real estate investing like taking a beginning course in real estate investment will allow the member to earn tokens without money.
4. [Click here to view](#) the 2016 KPMG *Fintech Top 100* Report.
5. At the time of the proposed Token Sale launch the WealthE™ Coin will be valued at Ether equivalent USD 0.10. Therefore, achieving Green level membership status, the minimum level of membership for the Wealth Migrate Platform, will require 10 WealthE™ Coins which will cost approximately USD 1.