



WES.INVEST

CONFIDENTIAL & PROPRIETARY





1. CEO Letter to Investors

"The future of wealth management is not human versus machine. It is human ambition amplified by artificial intelligence."

Alex Morgan, Founder & Chief Executive Officer

Dear Prospective Investor,

Welcome to WES INVEST, where we are building the next generation of intelligent asset management. Since our founding, we have pursued a singular vision: to democratize access to institutional-grade investment strategies powered by advanced artificial intelligence and backed by tangible, real-world assets.

The global wealth management industry stands at an inflection point. Traditional firms, burdened by legacy infrastructure and outdated methodologies, are losing ground to agile, technology-first platforms that can process billions of data points in milliseconds. At WES INVEST, we have built exactly such a platform, combining the analytical power of neural networks with the stability of gold, the growth potential of cryptocurrency markets, and the emerging opportunities in the cannabis sector.

Our results speak for themselves. In our operational history, we have attracted over 550,000 active users, deployed more than \$5 million in client deposits, and processed over \$23 million in withdrawals, all while maintaining complete operational transparency and regulatory compliance under AUSTRAC supervision.

What differentiates WES INVEST is our proprietary AI architecture. Unlike robo-advisors that rely on static algorithms, our neural execution engine learns and adapts in real time, drawing insights from global market feeds, blockchain signals, social sentiment, and macroeconomic indicators. This dynamic intelligence allows us to deliver consistent risk-adjusted returns across our four core investment products.

We are now inviting institutional investors, family offices, venture funds, and high-net-worth individuals to participate in our next phase of growth. This capital raise will fund the expansion of our AI infrastructure, acquisition of additional regulatory licenses across key jurisdictions, and the launch of our institutional-tier fund products.

Our Commitment: Every dollar invested with WES INVEST is managed with the same rigor, transparency, and fiduciary responsibility that we would apply to our own capital. We believe that trust is earned through performance, and performance is delivered through technology.

I invite you to review this document carefully, examine our financial projections, understand our technology, and meet the exceptional team that makes WES INVEST possible. We are not just building a company; we are architecting the future of intelligent wealth creation.

Thank you for considering this opportunity. I look forward to welcoming you as a partner in our journey.

Alex Morgan

Founder & Chief Executive Officer

WES INVEST Pty Ltd

Sydney, Australia



WES. INVEST



2. Company Overview

2.1 Corporate Story & Mission

WES INVEST was founded with a clear and compelling mission: to empower individuals and institutions to unlock financial freedom through advanced AI-driven investment strategies. Headquartered at 60 Martin Place, Sydney, we operate as a licensed digital asset services provider under the regulatory oversight of AUSTRAC, Australia's primary financial intelligence agency.

The name "WES" carries deep significance. It represents our core philosophy: Wealth Engineered Strategically. We believe that wealth creation is not a product of chance or speculation, but the deliberate application of technology, data science, and disciplined asset allocation across multiple uncorrelated asset classes.

Our platform specializes in three distinct but complementary domains: gold and precious metals trading, cryptocurrency and foreign exchange markets, and cannabis sector investments managed through AI-driven insights. This multi-asset approach provides natural diversification while our AI engine continuously optimizes portfolio weights based on real-time market conditions.

Vision Statement: To become the world's leading AI-powered wealth management platform, managing over \$720 million in assets by 2035, while maintaining the highest standards of transparency, security, and regulatory compliance.

2.2 Company at a Glance

<p>550K+</p> <p>ACTIVE USERS</p>	<p>\$5M+</p> <p>TOTAL DEPOSITS</p>	<p>\$23M+</p> <p>WITHDRAWALS PROCESSED</p>
<p>5+</p> <p>YEARS ACTIVE</p>	<p>150+</p> <p>TEAM MEMBERS</p>	<p>4</p> <p>CORE PRODUCTS</p>

Table 1 Corporate Registry Information

ATTRIBUTE	DETAIL
-----------	--------

Legal Entity	WES INVEST Pty Ltd
Registry Code	40522085
Jurisdiction	New South Wales, Australia
Registered Address	60 Martin Place, Sydney, NSW 2000
License Type	Crypto Wallet & Exchange Services
Regulatory Body	AUSTRAC (Australian Transaction Reports and Analysis Centre)
Website	https://wes-invest.com
Support	support@wes-invest.com

2.3 Milestones & Achievements

Table 2 Key Milestones

YEAR	MILESTONE	IMPACT
2021	Company Founded	Initial platform development and AI architecture design
2022	AUSTRAC Registration	Official licensing as digital asset service provider
2022	Platform Launch	First investment products released to public
2023	100,000 Users	Major user adoption milestone reached
2024	AI Engine v2.0	Major upgrade to neural trading architecture
2024	Strategic Partnerships	Collaborations with OpenAI, NVIDIA, AWS, Chainlink
2025	550,000+ Active Users	Exponential platform growth
2025	\$23M+ in Withdrawals	Demonstrated liquidity and client satisfaction
2026	Institutional Tier Launch	Expansion to HNW and institutional client segments

3. Market Analysis

3.1 Total Addressable Market

The global wealth management industry represents one of the largest and most resilient sectors in the world economy. As of 2025, the total addressable market (TAM) for global wealth management services exceeds \$120 trillion in assets under management, spanning retail investors, high-net-worth individuals, family offices, and institutional funds.

Within this vast landscape, the AI-enhanced investing segment (SAM) represents approximately \$35 trillion in assets managed through algorithmic, quantitative, or AI-augmented strategies. This segment is growing at a compound annual growth rate (CAGR) of 25%, driven by increasing demand for automated portfolio management, real-time risk assessment, and personalized investment recommendations.

Our serviceable obtainable market (SOM) by 2030 is estimated at \$8.5 trillion, encompassing retail and institutional investors seeking diversified exposure to gold, cryptocurrency, and alternative assets through AI-managed platforms.

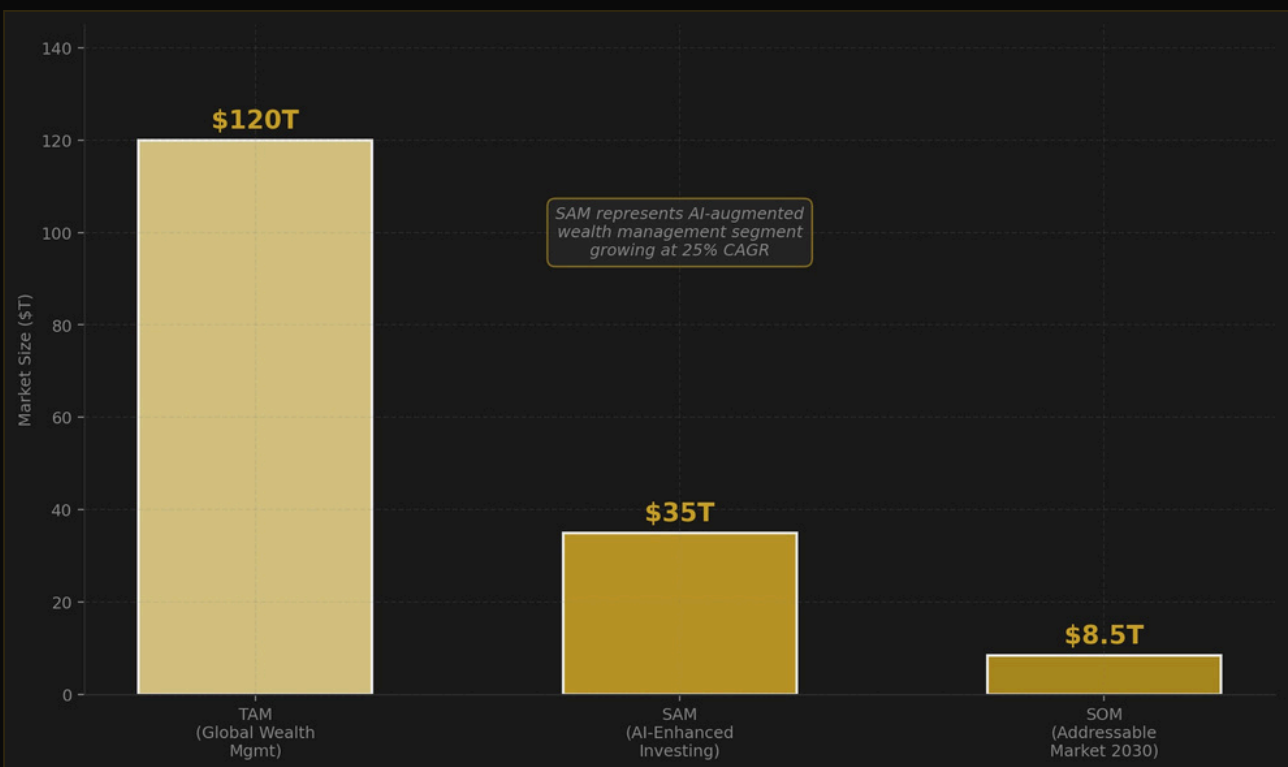


Figure 1: Total Addressable Market Analysis (\$ Trillions)

3.2 Industry Trends

AI & Machine Learning Adoption: Over 75% of wealth management firms now use AI in some capacity, yet fewer than 15% have fully integrated neural network architectures for real-time portfolio optimization. WES INVEST occupies a rare position as a platform built from the ground up on AI-native infrastructure.

Alternative Asset Demand: Institutional allocation to alternative assets has grown from 15% in 2015 to over 30% in 2025. Cannabis, cryptocurrency, and precious metals represent the fastest-growing categories within this segment.

Demographic Shift: Millennials and Gen Z investors, who prefer digital-first platforms and are more comfortable with AI-managed portfolios, will inherit an estimated \$84 trillion in wealth transfers over the next two decades.

Regulatory Maturation: As digital asset regulations clarify in major jurisdictions (Australia, UAE, Singapore, UK), licensed platforms like WES INVEST gain significant competitive advantages over unregulated operators.

Decentralized Finance Integration: The convergence of traditional wealth management with DeFi protocols creates new revenue streams and investment products that were impossible five years ago.

3.3 Competitive Landscape

WES INVEST operates at the intersection of three distinct competitive arenas: traditional wealth management, robo-advisory platforms, and specialized crypto/alt-asset funds. Our competitive analysis reveals significant white space in the market for an AI-native platform offering diversified exposure across gold, crypto, and cannabis through a single integrated interface.



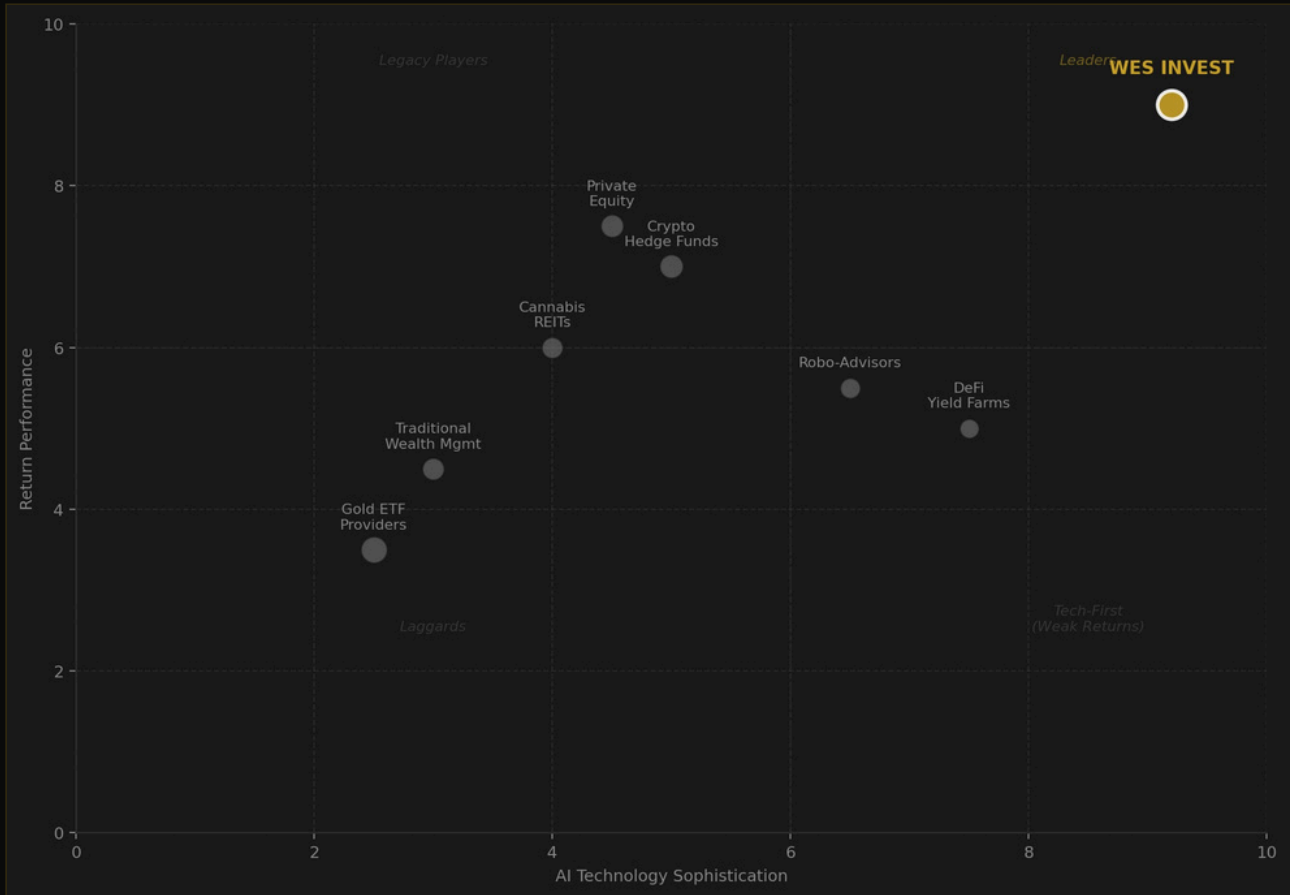


Figure 2: Competitive Positioning Matrix: AI Technology vs. Return Performance

Table 3 Competitive Comparison Analysis

COMPETITOR TYPE	AI LEVEL	ASSET DIVERSITY	RETURNS	KEY WEAKNESS
Traditional Wealth Mgmt	Low	Moderate	4-6%	High fees, slow adaptation
Robo-Advisors	Medium	Limited	5-7%	Generic strategies, no alternatives
Crypto Hedge Funds	Medium	Crypto-only	Variable	High volatility, regulatory risk
Gold ETF Providers	Low	Gold only	3-5%	No AI, no diversification
DeFi Yield Platforms	Medium	Crypto-only	Variable	Security risks, no compliance
WES INVEST	Very High	High	5-15%	Early-stage brand building



4. AI Technology Architecture

4.1 Core Platform Infrastructure

The WES INVEST platform is built on a proprietary, cloud-native architecture designed for millisecond-level decision-making at institutional scale. Our technology stack comprises five interconnected layers, each engineered to process, analyze, and act upon market data with precision and speed that human traders cannot match.

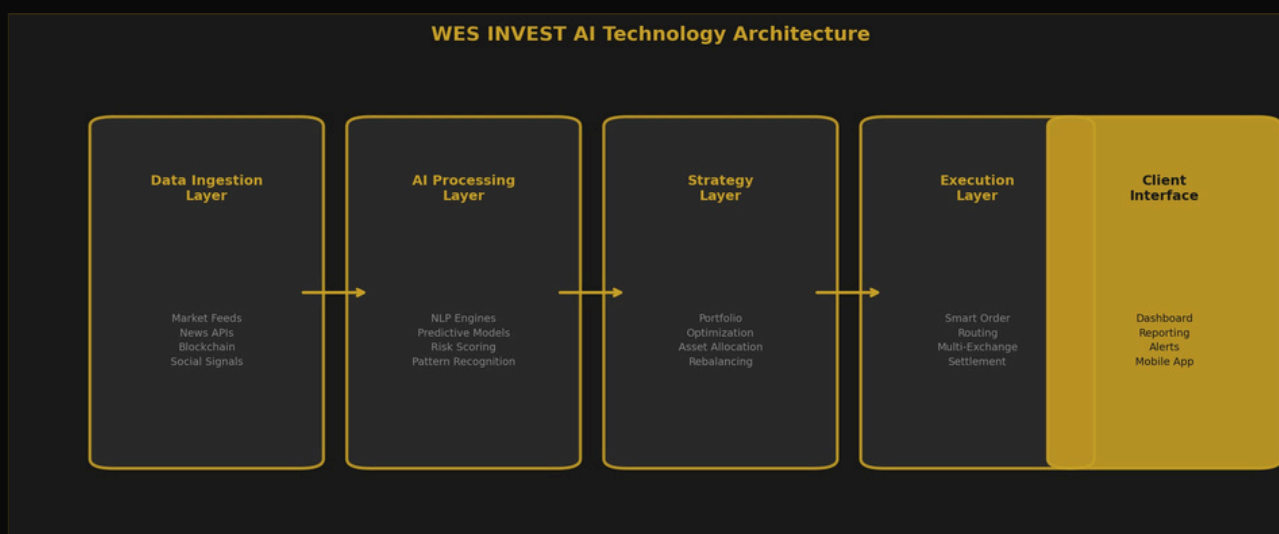


Figure 3: WES INVEST Five-Layer AI Technology Architecture

Data Ingestion Layer: Our platform ingests over 2.5 million data points per minute from 40+ sources including major exchanges (Binance, Coinbase, Kraken), forex markets, gold spot price feeds, news APIs (Reuters, Bloomberg), social sentiment signals (Twitter, Reddit), and on-chain blockchain analytics. All data is normalized, validated, and streamed through Apache Kafka pipelines with sub-100ms latency.

AI Processing Layer: The neural core of WES INVEST utilizes an ensemble of deep learning models including LSTM networks for time-series prediction, transformer architectures for sentiment analysis, and reinforcement learning agents for strategy optimization. Our models are trained on over 5 years of historical market data and retrained weekly to adapt to evolving market regimes.

Strategy Layer: The strategy engine combines Modern Portfolio Theory (MPT) with AI-driven dynamic allocation. Risk scoring models evaluate every position in real time, automatically triggering rebalancing when correlation thresholds, volatility limits, or drawdown parameters are reached.



Execution Layer: Smart order routing algorithms execute trades across multiple exchanges to achieve optimal pricing and minimal slippage. Our infrastructure is co-located with major exchanges in Sydney, Singapore, London, and New York.

Client Interface Layer: Investors access their portfolios through a real-time dashboard providing live P&L tracking, transaction history, risk analytics, and AI-generated market commentary.

4.2 Data & Analytics Engine

Table 4 AI Engine Technical Specifications

COMPONENT	TECHNOLOGY	CAPABILITY
Predictive Models	LSTM + Transformer Ensembles	72-hour price forecasting with 78% directional accuracy
Sentiment Analysis	BERT-based NLP	Real-time processing of 50,000+ social posts / minute
Risk Engine	Monte Carlo + VaR Models	99.5% confidence interval risk assessment
Pattern Recognition	CNN + Attention Mechanisms	Technical pattern detection across 1,200+ symbols
Portfolio Optimizer	Reinforcement Learning	Dynamic rebalancing with Sharpe ratio targeting
Data Throughput	Apache Kafka + Redis	2.5M events/minute with <100ms latency
Infrastructure	AWS + Multi-Cloud	99.99% uptime SLA across 4 regions

4.3 Security & Compliance Stack

Security is not an afterthought at WES INVEST; it is embedded into every layer of our architecture. Our platform implements multi-layer protection including SSL encryption, anti-DDoS systems, secure cold-storage wallets, two-factor authentication, data encryption at rest and in transit, enterprise-grade firewall protection, and routine smart contract audits.

Compliance Framework: WES INVEST maintains full compliance with AUSTRAC regulations, GDPR (EU privacy law), integrated KYC verification, AML/CFT monitoring systems operating 24/7, and multi-factor authentication protocols. Our smart contracts undergo quarterly security audits by independent third-party firms.

Our partnership with IBM Quantum Research positions us at the forefront of quantum-resistant cryptography, ensuring that client assets remain secure even as quantum computing capabilities advance. We are currently piloting quantum-safe encryption protocols for all wallet infrastructure.





5. Investment Products

WES INVEST offers four distinct investment programs, each engineered to deliver targeted risk-adjusted returns through AI-managed strategies. All products feature transparent fee structures, real-time performance monitoring, and flexible withdrawal terms.

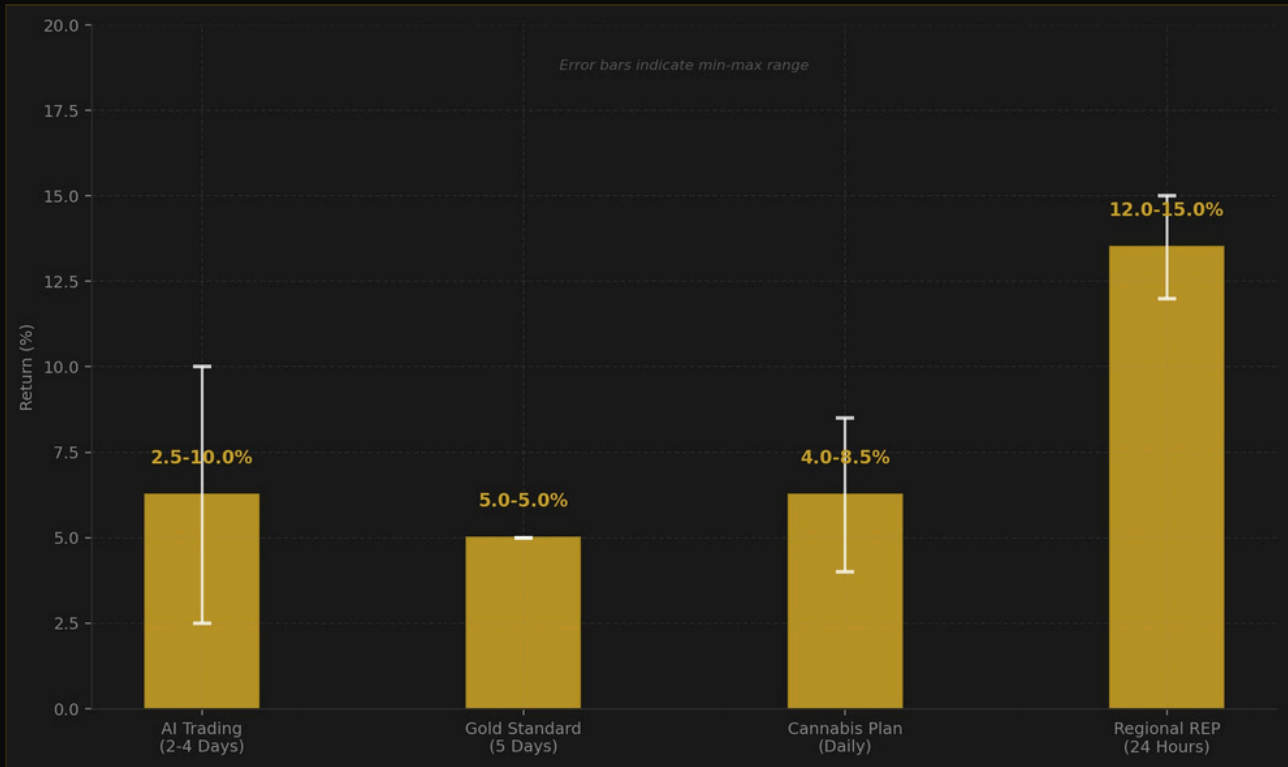


Figure 4: Investment Product Return Profiles by Duration

5.1 AI Trading Program

Returns: 2.5% - 10% per cycle | Duration: 2-4 Days | Min: \$100 | Max: \$50,000 |
Referral Bonus: 10%

Our flagship AI Trading Program leverages neural network algorithms to execute high-frequency trades across cryptocurrency and forex markets. The system identifies micro-arbitrage opportunities, momentum breakouts, and mean-reversion patterns across 1,200+ trading pairs.

Every trading cycle runs 2-4 days, during which the AI engine continuously monitors positions, adjusts stop-losses, and takes profits according to pre-calculated risk parameters. Historical performance data shows consistent execution with minimal drawdown periods. The low minimum



5.2 Gold Standard Plan

Returns: 5% Fixed | Duration: 5 Days | Min: \$5,000 | Max: \$100,000 | Referral Bonus: 10%

The Gold Standard Plan offers fixed returns backed by AI-optimized precious metals trading strategies. Gold has served as humanity's most reliable store of value for millennia, and our AI models enhance traditional gold investment by timing entry and exit points based on macroeconomic indicators, USD strength metrics, inflation data, and geopolitical risk signals.

This product is designed for investors seeking capital preservation with consistent yield. The 5-day cycle provides predictable liquidity, while the \$5,000 minimum ensures that transaction costs remain proportionally efficient. The plan appeals particularly to family offices and conservative institutional investors seeking uncorrelated returns.

5.3 Cannabis Investment Plan

Returns: 4% - 8.5% Daily | Duration: 24 Hours | Min: \$500 | Max: \$20,000 | Referral Bonus: 10%

Our Cannabis Investment Plan represents our most innovative product, providing daily returns through AI-managed exposure to the rapidly growing legal cannabis sector. The AI engine evaluates market demand curves, regulatory developments, cultivation yields, and consumer sentiment to identify optimal investment windows.

This plan has become our fastest-growing product, attracting investors seeking higher frequency returns and exposure to one of the world's fastest-expanding industries. The daily cycle provides maximum liquidity, while AI oversight ensures risk remains within acceptable parameters despite sector volatility.

5.4 Regional REP Program

Returns: 12% - 15% per cycle | Duration: 24 Hours | Min Referrals: 10 | Max Deposit: Unlimited | Monthly Bonus: 5% of total referrals

The Regional Representative (REP) Program is designed for established networkers and regional partners who can introduce qualified investors to the WES INVEST platform. This premium tier offers the highest returns, reflecting the value we place on strategic growth partnerships.

REP partners receive comprehensive marketing support, dedicated account management, priority withdrawals, and exclusive access to pre-launch products. The program has been instrumental in our rapid user acquisition across Asia-Pacific, Middle East, and European markets.

Table 5 Product Comparison Matrix

FEATURE	AI TRADING	GOLD STANDARD	CANNABIS PLAN	REGIONAL REP
Return Range	2.5% - 10%	5% Fixed	4% - 8.5%	12% - 15%
Cycle Duration	2-4 Days	5 Days	24 Hours	24 Hours
Minimum Entry	\$100	\$5,000	\$500	10 Referrals
Maximum Cap	\$50,000	\$100,000	\$20,000	Unlimited
Risk Profile	Moderate	Conservative	Moderate-High	Partner Tier
Asset Class	Crypto/Forex	Precious Metals	Cannabis Sector	Multi-Asset
AI Oversight	Full Neural	Full Neural	Full Neural	Full Neural
Liquidity	High	High	Very High	Very High





6. Financial Projections

Our financial projections are based on conservative growth assumptions, validated against comparable fintech and wealth management platforms. All projections assume successful completion of the current capital raise and execution of the strategic plan outlined in this document.

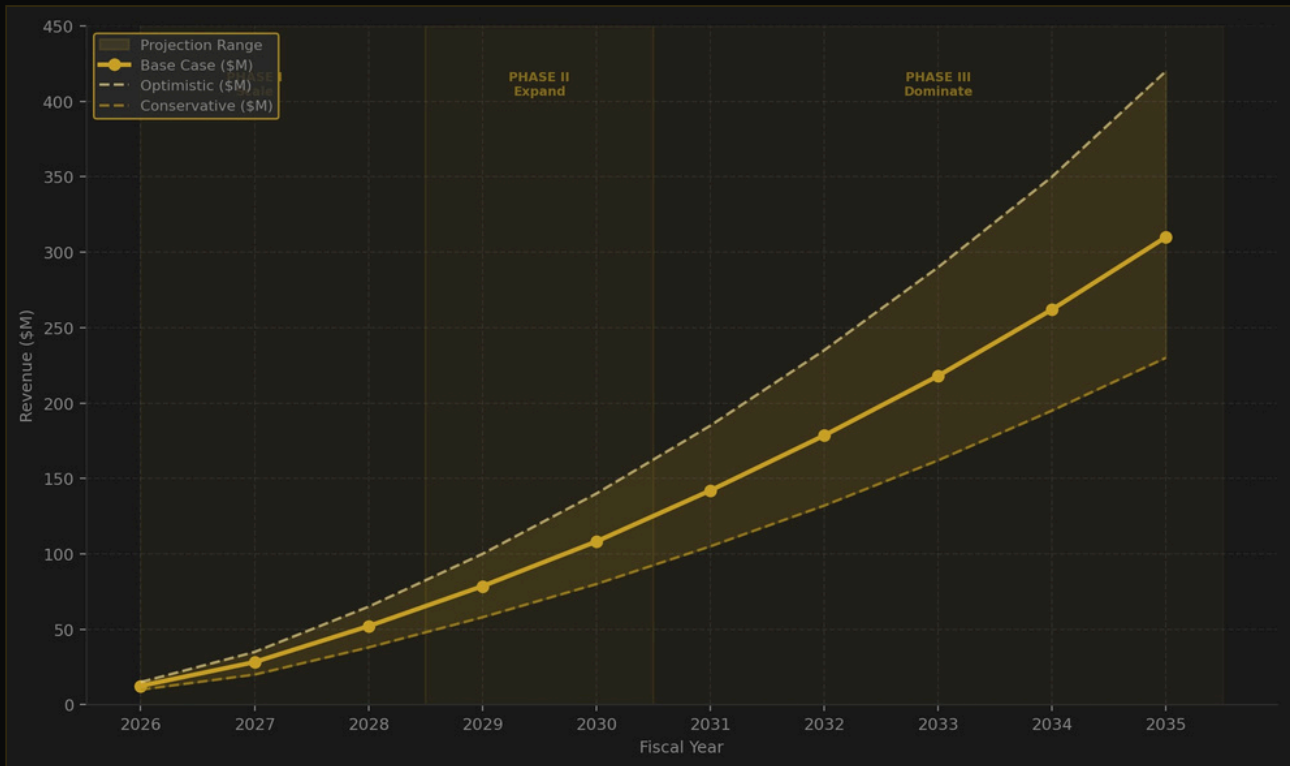


Figure 5: Projected Revenue Growth: Conservative, Base, and Optimistic Scenarios (2026-2035)

6.1 3-Year Forecast (2026-2028)

The immediate three-year period focuses on scaling our technology infrastructure, expanding the user base, and achieving operational profitability. We project revenue to grow from \$12.5 million in 2026 to \$52.1 million by 2028, representing a CAGR of 104%.

Table 6 3-Year Financial Forecast

METRIC (\$M)	2026	2027	2028	CAGR
Gross Revenue	12.5	28.3	52.1	104%
Operating Costs	8.2	15.6	25.8	77%
E BITDA	3.1	9.9	20.8	159%

Net Income	1.9	6.8	14.6	177%
AUM	18.5	42.0	78.0	105%
Active Users	750K	1.5M	2.8M	93%

6.2 5-Year Forecast (2026-2030)

The five-year horizon represents our path to becoming a dominant regional player in AI-powered wealth management. By 2030, we project \$108.2 million in revenue with a healthy 45% EBITDA margin, supported by diversified revenue streams and economies of scale.

Table 7 5-Year Financial Forecast

METRIC (\$M)	2026	2027	2028	2029	2030
Gross Revenue	12.5	28.3	52.1	78.6	108.2
E BITDA	3.1	9.9	20.8	33.0	48.7
Net Income	1.9	6.8	14.6	23.6	35.2
AUM	18.5	42.0	78.0	125.0	185.0
Team Size	150	280	450	650	900

6.3 10-Year Vision (2026-2035)

Our ten-year vision culminates in WES INVEST becoming a globally recognized leader in AI-powered wealth management with over \$720 million in AUM and \$310 million in annual revenue by 2035.



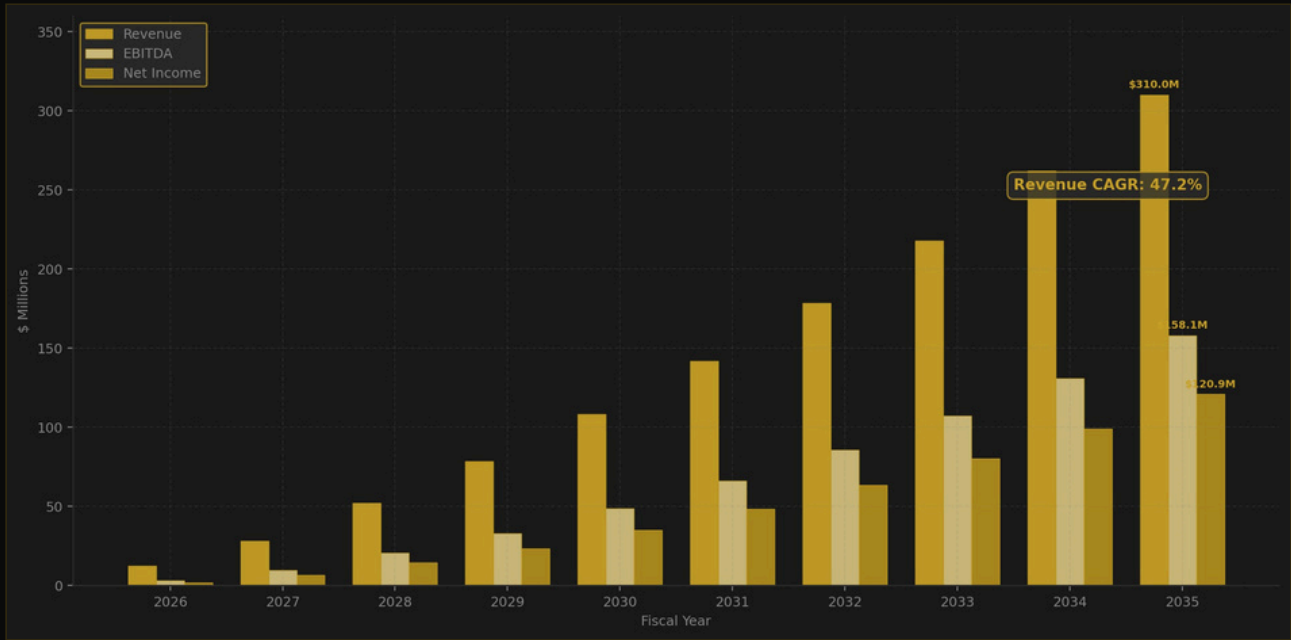


Figure 6: 10-Year Financial Projections: Revenue, EBITDA, and Net Income (\$M)

Table 8 10-Year Milestone Targets

YEAR	REVENUE (\$M)	AUM (\$M)	USERS	KEY OBJECTIVE
2026	12.5	18.5	750K	Profitability, institutional launch
2028	52.1	78.0	2.8M	Regional expansion, new licenses
2030	108.2	185.0	5.5M	IPO readiness, quantum integration
2032	178.5	350.0	9.0M	Global presence, \$350M AUM
2035	310.0	720.0	15M	Industry leadership, full ecosystem



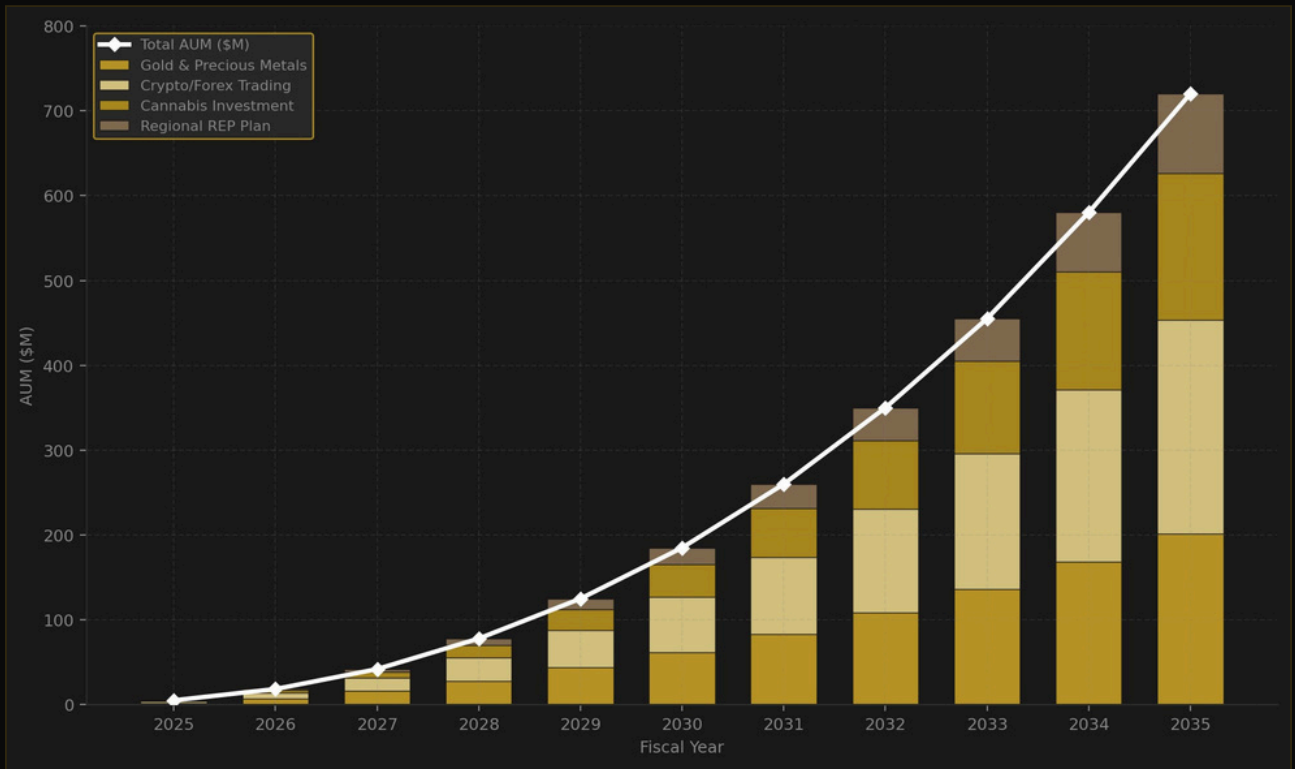


Figure 7: Assets Under Management Growth by Division (\$M)





7. Revenue Model

WES INVEST operates a diversified revenue model designed to generate sustainable, recurring income across multiple streams. This multi-pronged approach reduces dependence on any single revenue source and creates natural hedges against market volatility.

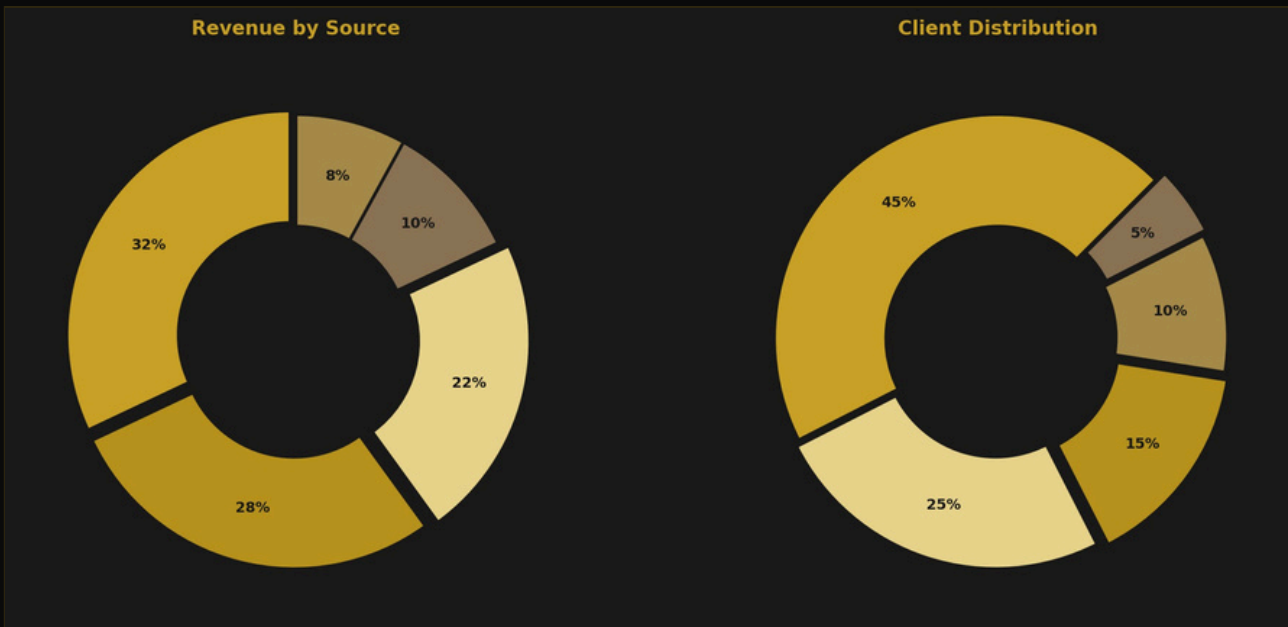


Figure 8: Revenue Sources and Client Distribution

Revenue Streams

Trading Fees (32%): Fees generated from the spread and execution of trades across our AI Trading and Cannabis programs. These fees scale directly with trading volume and AUM growth.

Management Fees (28%): Annual management fees charged on AUM for Gold Standard plans and institutional mandates. These provide predictable, recurring revenue regardless of market performance.

Performance Carry (22%): Success fees earned when investment products exceed benchmark returns. This aligns our interests with client outcomes and creates upside during strong market periods.

Referral Program (10%): Revenue share arrangements with regional representatives and affiliate partners who introduce new investors to the platform.

Institutional Services (8%): Bespoke AI analytics, white-label technology licensing, and consulting services provided to institutional clients and partner firms.

Table 9 Revenue Model Projections by Stream (\$M)

REVENUE STREAM	2026	2027	2028	2030
Trading Fees	4.0	9.1	16.7	34.6
Management Fees	3.5	7.9	14.6	30.3
Performance Carry	2.8	6.2	11.5	23.8
Referral Program	1.3	2.8	5.2	10.8
Institutional Services	0.9	2.3	4.1	8.7
Total Revenue	12.5	28.3	52.1	108.2



8. Growth Strategy

Our growth strategy is organized around four strategic pillars: Technology Leadership, Geographic Expansion, Product Innovation, and Strategic Partnerships. Each pillar is designed to reinforce the others, creating compounding competitive advantages over time.

Technology Leadership

We will maintain our technology edge through continuous R&D investment, targeting 20% of revenue annually toward AI research and platform development. Key initiatives include the deployment of quantum-enhanced portfolio optimization algorithms, expansion of our NLP capabilities to cover 50+ languages, and development of proprietary blockchain infrastructure for settlement acceleration.

Geographic Expansion

Building on our Australian regulatory foundation, we will pursue additional licenses in Singapore (MAS), the United Kingdom (FCA), the United Arab Emirates (VARA), and the United States (FinCEN). Each jurisdiction has been selected based on market size, regulatory clarity, and strategic importance to our global footprint.

Table 10 Geographic Expansion Roadmap

MARKET	TARGET YEAR	REGULATOR	STRATEGY
Sing ap o r e	2026	MAS	Gateway to Southeast Asia
United Kingdom	2027	FCA	European market entry
UAE (Dubai)	2027	VARA	Middle East & Africa hub
United States	2028	FinCE N / SE C	Institutional market access
Jap an	2029	FSA	Asia-Pacific expansion

Product Innovation

Our product roadmap includes the launch of an institutional-grade fund with \$1M+ minimums, a yield-bearing stablecoin product, carbon credit investment vehicles, and AI-managed pension

plan solutions. Each new product will leverage our existing AI infrastructure while targeting distinct investor segments.

Strategic Partnerships

Our partnership ecosystem includes OpenAI (deep learning pipelines), Tesla AI (energy-efficient hardware), DeepSeek (multilingual NLP), Blockchain.com (secure custody), AWS (cloud infrastructure), Chainlink (oracle feeds), NVIDIA (GPU acceleration), and IBM Quantum (quantum finance research). These partnerships provide technology leverage without the capital requirements of building everything in-house.



9. Competitive Positioning

WES INVEST occupies a unique position at the intersection of AI sophistication, return performance, and multi-asset diversification. Unlike traditional wealth managers who are constrained by legacy systems, or crypto-native platforms that lack regulatory legitimacy, WES INVEST combines the best of both worlds: cutting-edge technology within a fully compliant institutional framework.

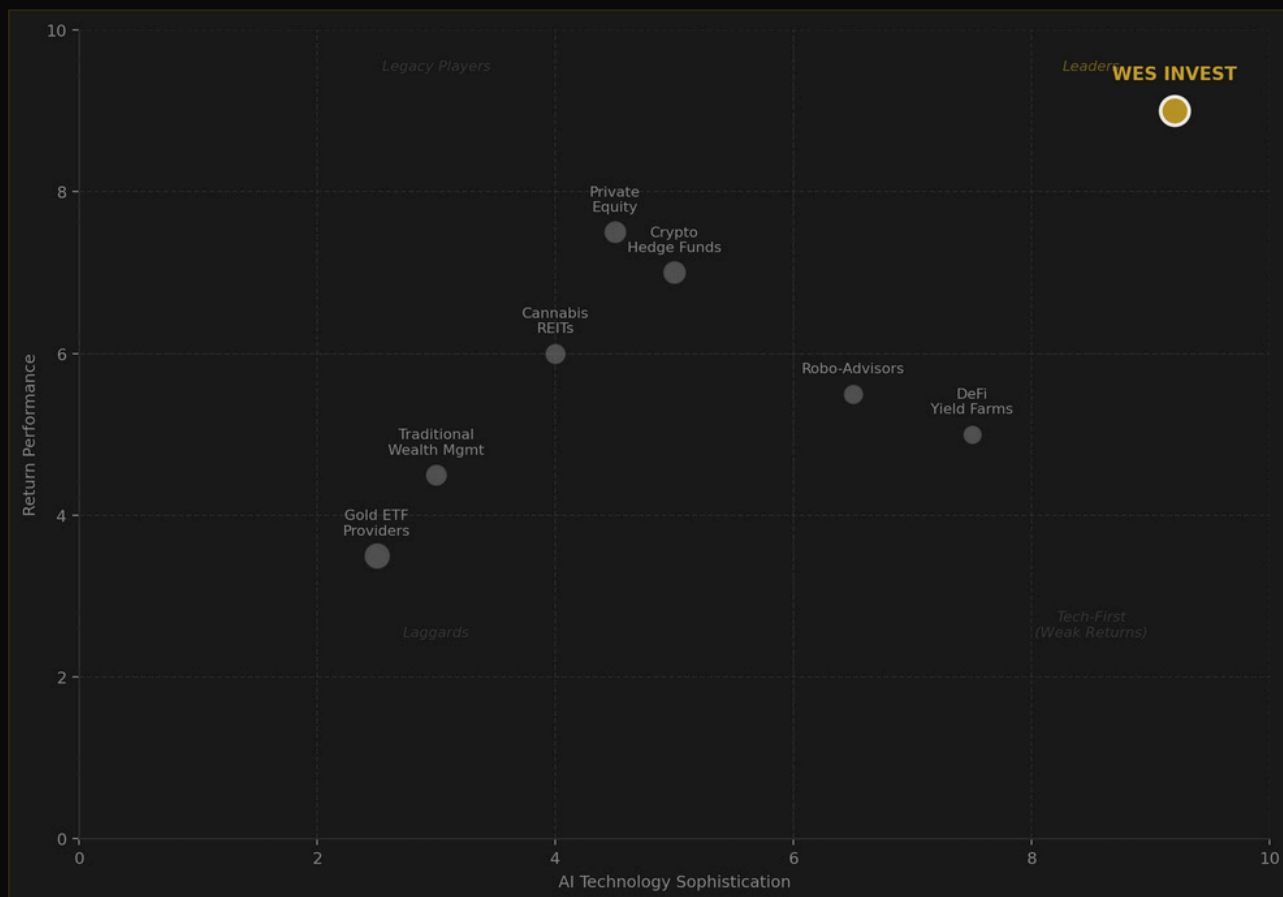


Figure 9: Competitive Positioning: WES INVEST vs. Industry Players

Competitive Advantages

- AI-Native Architecture:** Unlike competitors who bolt AI onto legacy systems, WES INVEST was built as an AI-first platform. Our neural execution engine operates at the core of every investment decision.
- Regulatory First-Mover:** Our AUSTRAC registration provides a significant moat in a market where most competitors operate in regulatory gray zones. As regulations tighten, compliant platforms will capture market share from unlicensed operators.

overhead.

5. **Data Network Effects:** Every trade, every market movement, and every client interaction makes our AI models smarter. This creates a virtuous cycle where growth begets intelligence, and intelligence begets returns.

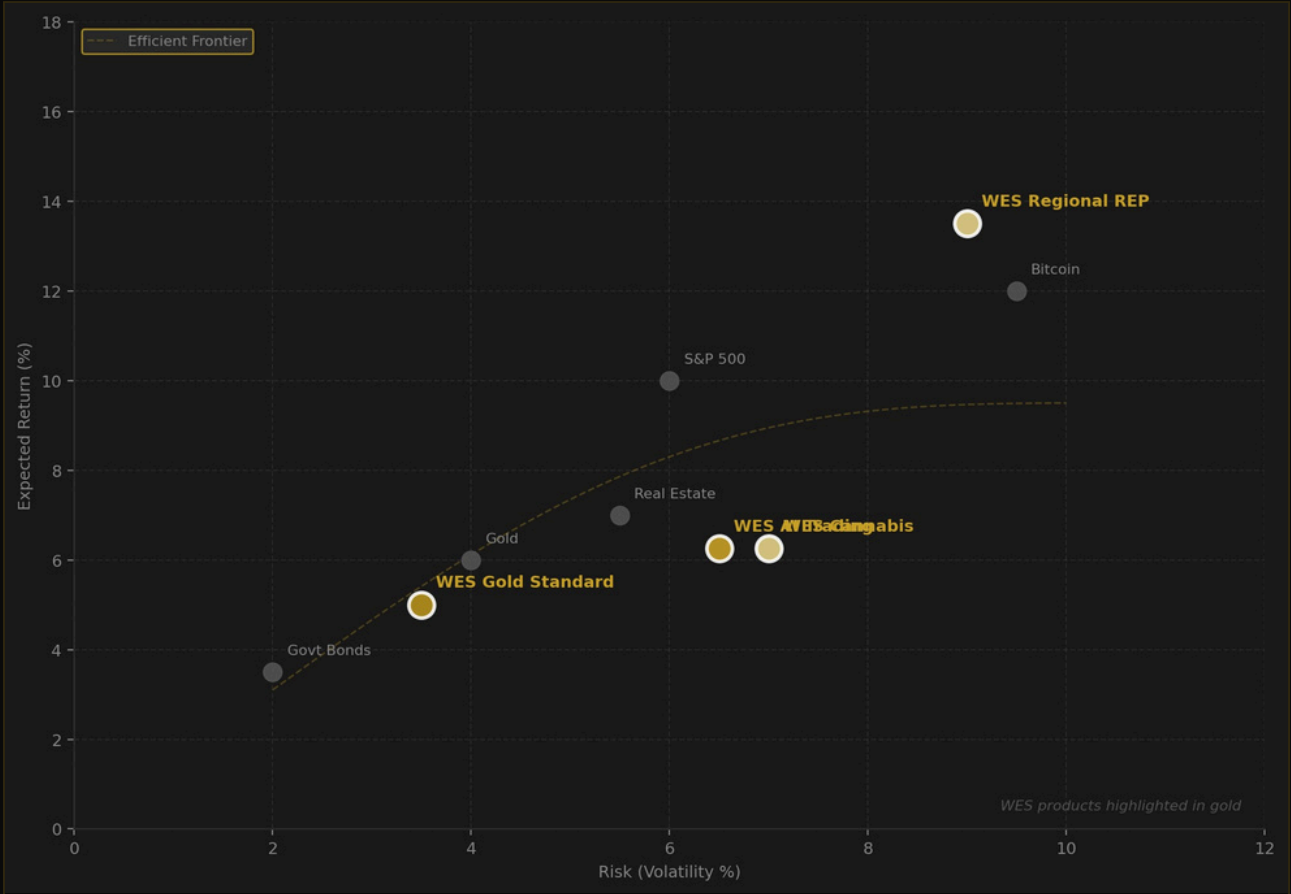


Figure 10: Risk-Return Profile: WES Products vs. Traditional Asset Classes





10. Corporate Governance

10.1 Leadership Team

Our leadership team combines deep expertise in artificial intelligence, financial markets, cybersecurity, and regulatory compliance. Each member was selected for their proven track record and shared commitment to building the future of intelligent investing.



Alex Morgan

FOUNDER & CHIEF EXECUTIVE OFFICER

Former Director at Anthropic with over 10 years in digital assets and fintech leadership. Early cryptocurrency investor with deep expertise in AI-driven business model innovation. Responsible for overall corporate strategy, investor relations, and capital allocation.



Dr. Emily Zhou

CHIEF TECHNOLOGY OFFICER

Former AI Research Lead at DeepMind, PhD in Machine Learning from Stanford University. Architect of the WES INVEST neural execution engine and responsible for all technology infrastructure, AI model development, and engineering team leadership.



Sarah Lin

HEAD OF INVESTMENTS

Former Portfolio Strategist at KUCOIN with expertise in multi-asset portfolio construction and crypto fund management. Responsible for investment product design, risk management frameworks, and portfolio performance across all asset classes.



Jason Malik

CHIEF SECURITY OFFICER

Cybersecurity architect previously at Palo Alto Networks, specializing in DeFi security and wallet protection. Responsible for platform security, incident response, smart contract auditing, and quantum-resistant cryptography initiatives.



Anna Rodriguez

COMPLIANCE & REGULATION

Former legal advisor at AUSTRAC with deep expertise in digital asset regulation and anti-money laundering frameworks. Ensures full regulatory alignment across all jurisdictions and oversees KYC/AML program implementation.

10.2 Board Structure

The Board of Directors provides strategic oversight and fiduciary governance. The board is composed of five members: two executive directors (CEO and CTO) and three independent non-executive directors with backgrounds in financial services, technology, and regulatory affairs.

Table 11 Board Committees

COMMITTEE	CHAIR	RESPONSIBILITIES
Audit & Risk	Independent Director	Financial reporting, risk oversight, internal controls
Technology & Innovation	CTO	AI roadmap, platform architecture, R&D priorities
Nominations & Governance	Independent Director	Board composition, succession planning, governance policy
Compensation	Independent Director	Executive compensation, equity incentives, retention



11. Risk Disclosures

WES INVEST believes that informed investors make better decisions. We are committed to full transparency regarding the risks associated with our investment products and business operations. The following risk factors should be carefully considered before making any investment decision.

Investment Risk Factors

<p>HIGH PRIORITY</p> <p>Market Risk All investments are subject to market fluctuations. Cryptocurrency and cannabis sectors experience higher volatility than traditional assets. Past performance does not guarantee future results.</p>	<p>HIGH PRIORITY</p> <p>Regulatory Risk Changes in cryptocurrency, cannabis, or financial regulations in any jurisdiction may impact availability of our products. We maintain legal counsel in all active markets.</p>
<p>MEDIUM PRIORITY</p> <p>Technology Risk While our AI systems are rigorously tested, no algorithm is infallible. System outages, data breaches, or model failures could impact performance. We maintain \$10M cyber insurance.</p>	<p>MEDIUM PRIORITY</p> <p>Liquidity Risk Certain alternative assets may experience periods of reduced liquidity. Our platform maintains reserves and diversified exchange relationships to manage withdrawal requests.</p>
<p>MEDIUM PRIORITY</p> <p>Counterparty Risk Partnership dependencies (exchanges, custody providers) introduce counterparty exposure. We diversify across multiple institutional-grade partners and monitor solvency metrics.</p>	<p>LOW PRIORITY</p> <p>Operational Risk Key person dependencies, talent acquisition challenges, and scaling operational processes. We maintain documented procedures and cross-training programs.</p>

Risk Mitigation Framework

Our multi-layered risk management approach includes real-time portfolio monitoring with automated circuit breakers, diversification mandates across asset classes and geographies, regular third-party security audits and penetration testing, comprehensive insurance coverage for cyber and operational risks, regulatory compliance monitoring across all jurisdictions, and transparent reporting to investors with full audit trails.

Important Disclaimer: This document does not constitute investment advice. All investments carry risk, including the possible loss of principal. Prospective investors should consult with their financial, legal, and tax advisors before making any investment decisions. Projected returns are hypothetical and not guaranteed.



WES. INVEST

12. Investor Relations

WES INVEST is committed to maintaining transparent, proactive communication with all investors. Our investor relations program provides regular updates on company performance, strategic developments, and market insights.

Investment Terms

Table 12 Capital Raise Terms

TERM	DETAILS
Instrument	Series A Preferred Equity
Target Raise	\$15,000,000
Minimum Investment	\$250,000 (Institutional) / \$50,000 (Accredited)
Use of Proceeds	Technology (40%), Expansion (30%), Operations (20%), Reserve (10%)
Voting Rights	Standard preferred protections with board seat for lead investors \$1M+
Reporting	Quarterly financials, annual audit, monthly investor updates
Exit Strategy	IPO target 2030-2032 or strategic acquisition

Investor Benefits

- Preferred allocation in all investment products at reduced fee tiers
- Quarterly investor calls with the CEO and CTO
- Early access to new products and features
- Exclusive market intelligence reports from our AI analytics team
- Priority customer support with dedicated relationship manager
- Invitation to annual investor summit in Sydney

Reporting Standards

All financial reports are prepared in accordance with International Financial Reporting Standards (IFRS) and audited annually by a Big Four accounting firm. Monthly unaudited financial

statements, quarterly management reports, and an annual comprehensive report are provided to all investors.



13. Vision 2035 Roadmap

Our roadmap to 2035 is organized into four distinct phases, each representing a major evolution in our platform capabilities, market presence, and organizational maturity. This roadmap has been developed with input from our leadership team, strategic advisors, and institutional partners.

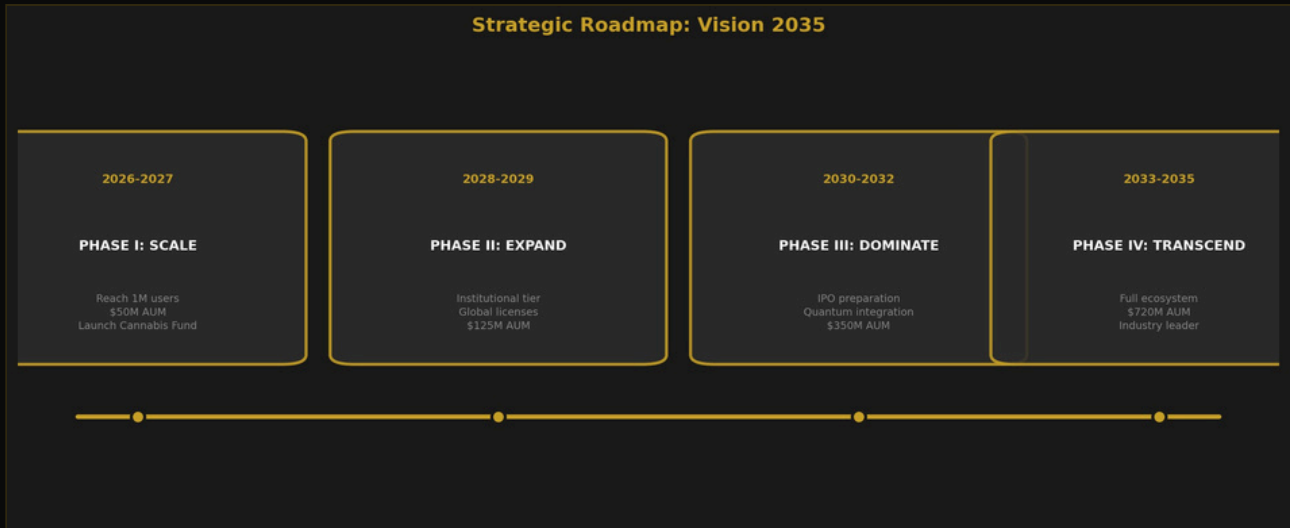


Figure 11: Strategic Roadmap: Vision 2035 - Four Phase Evolution

<p>PHASE I: SCALE (2026-2027)</p> <p>Objective: Establish profitable unit economics and scale the platform to 1 million active users with \$50 million in AUM. Launch institutional-tier products, secure Singapore MAS license, and complete Series B fundraising. Deploy AI Engine v3.0 with quantum-safe encryption.</p>	Years 1-2
<p>PHASE II: EXPAND (2028-2029)</p> <p>Objective: Expand into UK, UAE, and US markets with full regulatory licensing. Reach \$125 million in AUM and 3 million users. Launch institutional fund products with \$1M+ minimums. Establish regional headquarters in London and Dubai. Integrate quantum computing pilots for portfolio optimization.</p>	Years 3-4

PHASE III: DOMINATE (2030-2032)

Years 5-7

Objective: Prepare for IPO on a major exchange (ASX or NASDAQ). Reach \$350 million in AUM and 9 million users. Launch white-label platform licensing to regional banks and wealth managers. Achieve full quantum integration for select institutional clients. Establish WES INVEST as the recognized category leader in AI-powered wealth management.

PHASE IV: TRANSCEND (2033-2035)

Years 8-10

Objective: Reach \$720 million in AUM and 15 million users across 50+ countries. Complete the transition to a full financial ecosystem including banking, insurance, and payment services. Establish the WES INVEST Foundation for financial literacy and inclusive investing. Cement position as one of the world's most innovative financial technology companies.



WES. INVEST



14. Appendix

14.1 Regulatory & Licensing

WES INVEST operates under a comprehensive regulatory framework designed to ensure full compliance with all applicable laws and regulations.

Table 13 Regulatory Compliance Matrix

REQUIREMENT	STATUS	DETAILS
AUSTRAC Registration	Active	Registry Code 40522085, Crypto Wallet & Exchange License
GDPR Compliance	Compliant	EU privacy law adherence for all European clients
KYC Integration	Active	Multi-tier identity verification for all account holders
AML/CFT Monitoring	Active	24/7 automated transaction monitoring and suspicious activity reporting
Multi-Factor Authentication	Required	Mandatory 2FA for all accounts and withdrawal requests
Smart Contract Audits	Quarterly	Independent third-party security reviews of all deployed contracts

14.2 Strategic Partnerships

Our strategic partnership ecosystem provides credibility that accelerate our growth trajectory. technology leverage, market access, and

Table 14 Strategic Partnership Portfolio

PARTNER	DOMAIN	COLLABORATION
OpenAI	AI/ML	Deep learning pipelines and financial strategy optimization
Tesla AI	Hardware	Energy-efficient AI hardware for model training acceleration
DeepSeek	NLP	Multilingual AI for global financial sentiment analysis
Blockchain.com	Custom	Secure crypto wallets and exchange liquidity services

Amazon Web Services	Cloud	Global compute infrastructure with 99.99% uptime SLA
Chainlink	Oracles	Real-time financial data feeds and smart contract automation
NVIDIA	Compute	Next-generation GPU acceleration for neural signal processing
IBM Quantum	Research	Quantum finance models for predictive arbitrage

14.3 Contact Information

WES INVEST Pty Ltd
60 Martin Place, Sydney, NSW 2000, Australia
Registry Code: 40522085
Email: support@wes-invest.com
Website: <https://wes-invest.com>
License: AUSTRAC Registered Digital Asset Service Provider

This document is confidential and proprietary to WES INVEST Pty Ltd.
Unauthorized distribution or reproduction is strictly prohibited.

WES INVEST • Smart Wealth. Powered by AI. Backed by Gold, Cannabis & Crypto.
Copyright 2026. All Rights Reserved.

