



AIVIA, WEALTHTECH, INC
RISK DISCLOSURE STATEMENT

Updated March 20, 2020

Investing as well as trading Digital Tokens, Coins, Cryptocurrencies and other related assets entails significant risks of financial loss. You should not commit any funds that you are not prepared to lose entirely. Market prices for cryptocurrencies, tokens and coins can be volatile and highly unpredictable. Whether the market price will move up or down is speculative and unknowable. The leverage available in trading allows you to establish a larger market position than an unleveraged position and therefore exposes you to a risk of greater loss than an unleveraged position. You should not trade, invest or provide or accept leverage unless you understand the associated risks. This Risk Disclosure Statement discusses some of the principal risks of trading, investing and entering leverage transactions, but it does not and cannot describe every risk or consideration involved in holding, trading, or engaging in leveraged transactions in cryptocurrencies. This Risk Disclosure Statement forms a part of, and utilizes certain terms that are defined in the Terms of Service.

NO GUARANTEE of investment return. There is no assurance that any trader will be able to generate returns on investments in the Underlying Asset or that any returns will be commensurate with the risks of investing that form part of the trader strategy. Furthermore, there is no assurance that if a trader does achieve returns on investment, such returns will be long lasting or ongoing.

There **NO GUARANTEE** that Investors will receive a return of their invested capital. An investment in the cryptocurrency should only be considered by persons who can afford a loss of their entire investment. Cryptocurrency investments, by their nature, involve a high degree of financial risk. Such investments may expose the Investor to the risks of financial loss. Risks of trading Cryptocurrencies and engaging in leverage transactions include, but are not limited to, the following:

1. **Cryptocurrencies' Market Risk:** Market prices for cryptocurrencies can be volatile and highly unpredictable. Whether the future market price for a Cryptocurrencies will move up or down or even sustain a market value is a speculation and unknowable. Contingent orders, such as "stop loss" or "stop-limit" orders, if permitted at all, may not necessarily limit losses to the expressed amount, and market conditions may make it impossible to execute an order or to obtain the stop price. AIVIA makes no representations or warranties about whether a specific Cryptocurrency will always continue to trade in the Cryptocurrencies trading markets. Any Cryptocurrency is subject to delisting without prior notice in the sole discretion of the crypto exchange on which the Cryptocurrency is listed.

2. **Liquidity Risk:** Markets for Cryptocurrencies can at times become what is known as "illiquid," which means there can be a scarcity of persons who are willing to trade at any one time. Thinly traded or illiquid markets have potential increased risk of loss because they can experience high price volatility and market participants may find it impossible to liquidate market positions except at very unfavorable prices. There is no guarantee that the markets for any Cryptocurrencies will be active and liquid or permit you to establish or liquidate positions in the Cryptocurrencies when desired or at favorable prices.

3. Legal Risk: The legality of Cryptocurrencies, trading of them or leveraging them may not be clear and may vary under the laws of different jurisdictions throughout the world. This can mean that the legality of holding or trading Cryptocurrencies, or entering into related leverage transactions, is not always clear. Whether and on what basis a Cryptocurrencies may constitute property, an asset, or a right of any kind and what may constitute lawful leverage provision, might vary from one jurisdiction to another. You are responsible for knowing and understanding how the laws applicable to you or your property, rights or assets or to lending address, limit, regulate, and tax the Cryptocurrencies you trade or the leverage you provide.

4. Cryptocurrencies Wallet Security and Password Risks: Transferring your assets into other wallets exposes your Cryptocurrencies to risks of total loss from, among others things, security breaches from cyber-attacks that hack and steal Cryptocurrencies, electronic or technological failures that impede or prevent market access and market performance, recordkeeping errors, and any insolvency, bankruptcy, or material financial losses of or incurred by AIVIA or any of its Affiliates. Losing the key files, passwords and other account access instruments is a real risk and AIVIA is not responsible for any lost passwords, keys and other security and account access. AIVIA cannot assist in recovery and access to user account. If user loses the access instruments the entire assets will be lost and impossible to recover.

5. Technology failure: AIVIA provides technical solutions for investors and traders in good faith and puts the best effort forward to accommodate our users. In the event that technology fails, you may be subject to the risk of losing your account data and might be at risk of losing your assets.

6. Market Default Risk: AIVIA provides the technology in the form of the platform for Investors and Traders, but AIVIA is not a party to any trade and has no financial responsibility or liability for any failure of market participants to honour their financial obligations. There is always a risk that one or more market participants will renege, default, or otherwise fail to honor their financial obligations or will be unwilling or unable to abide by the terms of their agreements. In the event that risk materializes, other market participants can and likely will incur financial losses or reductions in gains from their own open positions.

7. Risks Associated with Financing Activities: When you finance a purchase or sale of Cryptocurrencies on a peer-to-peer basis, you run the risk of losing your provided financing. AIVIA is not a party to any leverage transaction and has no financial responsibility or liability for any failure of market participants to honor their financial obligations. Similarly, when you accept financing to enter a trading agreement, you accept the risk of not being able to repay that financing (e.g., if the market price of the Cryptocurrencies you purchased with the financing falls). Participants should know all of the terms of any contracts they enter and how their trading strategies and other market and risk factors can affect their financing obligations.

8. Risk associated with unethical and unprofessional traders' activity. AIVIA is not responsible for the activity of any individual or institutional entity involved in trading using AIVIA platform. Investor may lose all or any portion of the assets committed for trading as a result of traders' activity. AIVIA is not liable for any trader, their activity, conduct or business practices.

9. By continue using AIVIA platform you acknowledge all the risks of financial losses associated with the trading of cryptocurrencies and agree to hold AIVIA, WEALTHTECH, INC and all it's affiliates free of any and all liabilities. If you disagree with this statement, please discontinue using AIVIA platform immediately.