

WHITEPAPER

OAKWOOD MIND

OKM WHITEPAPER V1.0

Intelligence for the Next Generation of Global Investing

Developed by Oakwood Family Office

Token Name: Oakwood Mind

Token Symbol: OKM

Total Supply: 1,000,000,000 OKM

Initial Offering Price: US\$0.20 per OKM

Initial Implied Fully Diluted Value: US\$200,000,000

IMPORTANT NOTICE

This Whitepaper is intended to describe the vision, technology, proposed ecosystem, product direction, and potential utility of Oakwood Mind ("Oakwood Mind," "OKM," or the "OKM Ecosystem").

This document does not constitute an offering memorandum, securities offering, investment recommendation, solicitation to purchase any asset, guarantee of returns, or guarantee of principal.

Digital assets involve significant risks, including market volatility, liquidity risk, cybersecurity risk, technological risk, regulatory uncertainty, and the potential loss of some or all invested capital.

Prospective participants should conduct their own independent assessment and, where appropriate, obtain professional legal, tax, regulatory, and financial advice.

Product features, token utility, token distribution arrangements, development milestones, and other elements described in this Whitepaper may be modified in response to technological development, market conditions, and applicable laws and regulations.

01 | EXECUTIVE SUMMARY

Global investing is entering a new era of intelligence.

For decades, Wall Street developed sophisticated systems for asset pricing, portfolio construction, risk management, and capital allocation.

At the same time, Silicon Valley transformed computing, cloud infrastructure, big data, machine learning, and artificial intelligence.

Today, these two forces are converging.

Artificial intelligence is becoming an increasingly important bridge between technology and global capital.

Following four years of dedicated research and development, Oakwood Family Office has developed Oakwood Mind (OKM), an AI-powered investment intelligence system designed to integrate artificial intelligence, global macroeconomic research, quantitative models, multi-asset analysis, and risk management within a unified framework.

Oakwood Mind is not designed simply to predict whether a particular asset will rise or fall tomorrow.

It seeks to address a more fundamental challenge:

In a world of overwhelming financial information and rapidly changing markets, how can artificial intelligence help investors process information faster, understand risk more systematically, and make better-informed investment decisions?

Oakwood Mind is therefore positioned as:

AI-Powered Global Investment Intelligence Infrastructure

The OKM Token is envisioned as the native digital asset of the Oakwood Mind ecosystem, designed to support platform access, ecosystem participation, incentives, and future applications.

02 | ABOUT OAKWOOD FAMILY OFFICE

Oakwood Family Office

New York, USA

Oakwood Family Office is focused on private wealth and multigenerational family legacy management, providing carefully considered and customized wealth solutions for select families.

Our approach is built around four core pillars:

Wealth Preservation

Legacy Planning

Strategic Investing

Family Governance

We believe sophisticated wealth management is not simply about pursuing higher returns.

For high-net-worth and ultra-high-net-worth families, effective wealth management requires a comprehensive understanding of capital preservation, sustainable growth, liquidity, asset allocation, risk management, and multigenerational stewardship.

As global financial markets become increasingly data-intensive, interconnected, and fast-moving, traditional investment research faces new challenges.

Oakwood Mind was created in response to this transformation.

03 | A NEW ERA OF INVESTING

Silicon Valley × Wall Street × Artificial Intelligence

Historically, Silicon Valley and Wall Street represented two distinct worlds.

Silicon Valley built technology.

Wall Street allocated capital.

Artificial intelligence is beginning to reshape the boundary between them.

Machine learning, large language models, natural language processing, alternative data analytics, and high-performance computing are giving financial institutions new ways to process information at unprecedented scale and speed.

The future of investment competition may no longer be determined simply by:

Who has access to more information?

The more important question may become:

Who can understand information faster, identify meaningful relationships, manage risk more effectively, and transform data into higher-quality decisions?

Oakwood Mind's long-term mission is to build an intelligent bridge between artificial intelligence and global capital markets.

04 | WHY OAKWOOD MIND?

Global financial markets generate enormous amounts of information every day:

Macroeconomic data

Central bank policy

Interest rates

Corporate earnings

Breaking news

Market prices

Trading volumes

Capital flows

Options data

Market sentiment

Blockchain and on-chain data

Digital asset liquidity

Geopolitical developments

Human analysts can develop deep contextual understanding, but their information-processing capacity is naturally limited.

Traditional quantitative systems can process data rapidly, but may have difficulty interpreting complex language, changing narratives, or unexpected events.

Oakwood Mind seeks to combine the strengths of both.

Human Investment Logic + Machine Intelligence

The objective is to use artificial intelligence to enhance information processing while maintaining investment discipline, structured risk frameworks, and appropriate human oversight.

05 | OAKWOOD MIND AI ARCHITECTURE

Oakwood Mind is envisioned as a modular, multilayer financial intelligence architecture.

Its core framework consists of five primary layers.

Layer 1 — Global Data Layer

The Global Data Layer is designed to integrate multiple categories of financial information, including:

Macroeconomic data

Market pricing

Corporate fundamentals

Financial news

Market sentiment

Trading and liquidity data

Relevant digital asset and blockchain data

The objective is to create a structured information foundation for the Oakwood Mind intelligence engine.

Layer 2 — AI Intelligence Layer

The AI Intelligence Layer applies machine learning, natural language processing, and other AI technologies to structured and unstructured information.

Potential functions include:

Identifying emerging market themes

Analyzing macroeconomic environments

Detecting abnormal market behavior

Identifying relationships across asset classes

Extracting relevant risk factors

Processing large volumes of financial information

Layer 3 — Quantitative Research Layer

The Quantitative Research Layer is designed to test and contextualize potential market signals through systematic models.

Research factors may include:

Momentum

Valuation

Volatility

Liquidity

Correlation

Macro Regimes

Risk Factors

Rather than relying on a single indicator, Oakwood Mind is designed to evaluate multiple dimensions of market behavior.

Layer 4 — Portfolio Intelligence Layer

Investment opportunities must ultimately be understood within the context of an overall portfolio.

The Portfolio Intelligence Layer is designed to evaluate factors including:

Asset correlations

Risk exposures

Portfolio concentration

Portfolio volatility

Potential drawdowns

Liquidity requirements

Dynamic asset allocation

The objective is to move beyond isolated trading signals toward portfolio-level intelligence.

Layer 5 — Risk Management Layer

One of the core principles behind Oakwood Mind is:

AI should not only identify opportunity. It must also identify risk.

The Risk Management Layer is designed to monitor abnormal market behavior, volatility changes, correlation shifts, concentration risk, and other potential warning signals.

Risk intelligence is intended to remain a central component of the Oakwood Mind architecture.

06 | CORE CAPABILITIES

The Oakwood Mind ecosystem is planned around a number of core capabilities.

Global Macro Intelligence

Monitoring economic growth, inflation, employment, interest rates, liquidity conditions, and central bank policy.

AI Market Scanning

Using computational systems to analyze multiple markets and asset classes at scale.

Trend Recognition

Evaluating price behavior, volume, momentum, volatility, and other market variables to identify potential changes in market trends.

Valuation Analysis

Combining fundamental and market data to support the assessment of relative and absolute valuation conditions.

Market Sentiment Intelligence

Analyzing financial news, market narratives, and other relevant information to identify changes in investor sentiment.

Risk Alerts

Monitoring unusual volatility, market structure changes, liquidity conditions, and portfolio risk exposures.

Portfolio Intelligence

Extending analysis beyond individual assets to understand portfolio-level risk and diversification.

AI-Assisted Decision Support

Transforming large volumes of financial information into more structured and actionable investment research.

07 | TRADITIONAL ASSETS + DIGITAL ASSETS

Oakwood Mind's long-term vision is not limited to a single asset class.

Global capital markets are entering a period in which traditional finance and digital finance are increasingly interconnected.

The Oakwood Mind research universe may therefore progressively include:

Traditional Financial Markets

Equities

Fixed Income

Commodities

Foreign Exchange

Selected Funds and Market Instruments

Digital Asset Markets

Bitcoin

Ethereum

Major Digital Assets

Blockchain Ecosystem Assets

Other Digital Assets Meeting Applicable Platform Standards

We believe the boundaries between traditional and digital assets may continue to evolve.

Oakwood Mind seeks to develop an AI investment framework capable of understanding capital flows across both worlds.

08 | THE OKM TOKEN

Oakwood Mind Ecosystem Token

OKM is the proposed native digital asset of the Oakwood Mind ecosystem.

Token Overview

Token Name: Oakwood Mind

Token Symbol: OKM

Maximum Total Supply: 1,000,000,000 OKM

Initial Offering Price: US\$0.20 per OKM

At the stated initial offering price:

Initial Implied Fully Diluted Value: US\$200,000,000

This figure represents only the theoretical fully diluted value calculated by multiplying the maximum token supply by the stated initial offering price.

It does not represent actual capital raised, net asset value, guaranteed market capitalization, or future market value.

09 | OKM TOKEN UTILITY

The fundamental principle behind OKM is that:

The token should serve the ecosystem—not the ecosystem merely serve the token price.

Subject to applicable law and the successful deployment of relevant functionality, potential OKM use cases may include:

1. AI Service Access

OKM may provide access to selected advanced Oakwood Mind AI research, analytical tools, or ecosystem services.

2. Data and Research Services

OKM may be used in connection with premium market data, professional research modules, or advanced analytical capabilities.

3. Ecosystem Membership

Future Oakwood Mind membership tiers may incorporate OKM-based eligibility or access mechanisms.

4. Developer Ecosystem

Third-party developers may eventually build applications around selected Oakwood Mind capabilities, with OKM potentially serving certain ecosystem functions.

5. Ecosystem Incentives

Where legally permissible, OKM may be used to support eligible community contributions, education, development, research, and other ecosystem participation.

6. Governance Participation

As the ecosystem matures, limited community governance mechanisms may be explored.

Any such governance rights should not be interpreted as equity, ownership, voting control, or other rights in Oakwood Family Office unless expressly established by legally binding documentation.

10 | TOKEN ECONOMICS

Maximum Total Supply

1,000,000,000 OKM

OKM is proposed to have a fixed maximum supply.

Any final issuance mechanics will be defined in the applicable technical and legal documentation.

Allocation Framework

30% — Ecosystem Development & User Incentives

300,000,000 OKM

Intended for long-term ecosystem development, eligible user programs, developer incentives, community initiatives, and ecosystem growth.

20% — R&D and AI Infrastructure

200,000,000 OKM

Intended to support AI research, data infrastructure, computing resources, model development, cybersecurity, and technical infrastructure.

20% — Public and Eligible Ecosystem Distribution

200,000,000 OKM

Potentially allocated through legally compliant distribution mechanisms depending on jurisdiction.

15% — Team & Core Contributors

150,000,000 OKM

Intended for team members and long-term contributors, subject to appropriate vesting arrangements.

10% — Strategic Partnerships & Institutional Ecosystem

100,000,000 OKM

Intended to support technology, data, market, institutional, and other strategic partnerships.

5% — Ecosystem Reserve

50,000,000 OKM

Reserved for future ecosystem requirements and unforeseen strategic development needs.

11 | VESTING AND TOKEN RELEASE

To promote long-term alignment and reduce the potential impact of concentrated early token releases, OKM is expected to incorporate transparent vesting mechanisms.

A proposed structure for team and core contributor allocations is:

12-Month Initial Lock-Up + 36-Month Linear Vesting

Strategic partnership allocations may follow separate vesting schedules depending on the nature and duration of individual partnerships.

Ecosystem incentive allocations may be released progressively based on genuine product usage, development milestones, and ecosystem growth.

Final vesting arrangements will be disclosed prior to any applicable Token Generation Event and will be subject to definitive technical and legal documentation.

12 | USE OF FUNDS

Subject to applicable laws and regulations, proceeds from eligible OKM distributions are intended to support the long-term development of Oakwood Mind.

Key areas may include:

Artificial Intelligence Research

Model research, algorithm development, engineering, quantitative research, and AI infrastructure.

Computing Infrastructure

GPU resources, cloud computing, model inference, storage, and large-scale data processing.

Financial Data

Licensed macroeconomic, market, corporate, and other relevant financial data.

Cybersecurity

System security, wallet security, smart contract audits, penetration testing, and infrastructure protection.

Product Development

Web applications, mobile applications, APIs, research terminals, and professional investment intelligence tools.

Legal and Compliance

Legal counsel, regulatory analysis, auditing, AML/KYC infrastructure, and jurisdiction-specific compliance.

Global Ecosystem Development

Investor education, developer programs, strategic partnerships, and international ecosystem development.

13 | SECURITY FRAMEWORK

The convergence of financial AI and digital assets requires security to be incorporated from the earliest stages of system design.

Oakwood Mind's planned security framework includes:

Data security

Access-control management

Model permissions

API security

Abnormal activity monitoring

Smart contract auditing

Wallet risk controls

Multi-factor authentication

Network attack protection

Disaster recovery and business continuity

Critical token-related smart contracts should undergo independent professional security audits prior to deployment.

14 | AI IS NOT A "GUARANTEED PROFIT MACHINE"

Oakwood Mind is built around an essential principle:

Artificial intelligence cannot eliminate investment risk.

AI can improve information processing, identify patterns, analyze relationships, and assist with risk assessment.

However, financial markets remain influenced by economic conditions, government policy, liquidity, investor psychology, geopolitical events, unexpected shocks, and inherently unpredictable human behavior.

Accordingly:

Oakwood Mind does not guarantee that any trade will be profitable.

Oakwood Mind does not guarantee that any strategy will continuously outperform the market.

Oakwood Mind does not guarantee that OKM will appreciate in value.

Historical simulations, backtests, or model outputs should never be interpreted as guarantees of future performance.

Our philosophy is straightforward:

Risk Comes Before Return.

Risk management comes before the pursuit of investment returns.

15 | OAKWOOD MIND ACADEMY

Technology alone does not create a sustainable financial ecosystem.

Education matters.

Oakwood Mind therefore plans to develop:

Oakwood Mind Academy

Potential educational areas include:

Artificial intelligence and investing

Global macroeconomics

Asset allocation

Risk management

Quantitative investing

Blockchain technology

Digital assets

Market psychology

Portfolio management

The objective is not to tell users what they can buy to "guarantee profits."

The objective is to help users develop a more systematic understanding of modern financial markets.

16 | DEVELOPMENT ROADMAP

PHASE I — FOUNDATION

Research & Development

Establish the core Oakwood Mind research framework.

Develop AI, quantitative research, and global macroeconomic capabilities.

Build initial data and computing infrastructure.

PHASE II — INTELLIGENCE ENGINE

AI System Development

Expand multi-market data architecture.

Develop market recognition, risk analysis, and investment research models.

Conduct internal testing, stress testing, model validation, and performance evaluation.

PHASE III — OKM ECOSYSTEM

Token & Ecosystem Infrastructure

Develop token infrastructure.

Complete relevant smart contract security audits.

Establish OKM ecosystem utility mechanisms.

Prepare applicable distribution infrastructure subject to legal and regulatory requirements.

PHASE IV — GLOBAL LAUNCH

Oakwood Mind Global Release

Progressively launch Oakwood Mind products.

Introduce AI-powered research and market intelligence capabilities.

Develop global user and strategic partner ecosystems.

PHASE V — INSTITUTIONAL EXPANSION

From AI Tool to Investment Infrastructure

Develop institutional-grade analytical tools.

Expand API and financial data services.

Explore applications for asset managers, family offices, professional investors, and other eligible institutions.

Build a broader AI-powered investment intelligence ecosystem.

17 | LONG-TERM VISION

From Investment Tool to Intelligent Infrastructure

Oakwood Mind's ultimate objective is not simply to identify the next trade.

Our long-term ambition is to build intelligent infrastructure capable of continuously learning from global markets, processing complex financial information, and supporting human investment decision-making.

The financial system of the future may increasingly incorporate:

Traditional securities

Digital assets

Tokenized real-world assets

AI-assisted asset management

Smart contracts

On-chain financial infrastructure

As these worlds continue to converge, investors will require a new generation of intelligent tools.

Oakwood Mind intends to help build that generation.

18 | THE OKM VALUE FRAMEWORK

The long-term relevance of OKM should ultimately depend on genuine ecosystem usage.

The fundamental framework is not:

Token → Price

It is:

Technology → Product → Users → Utility → Ecosystem

Only if Oakwood Mind develops meaningful technology, useful products, genuine demand, and sustainable applications can the broader OKM ecosystem develop long-term relevance.

For this reason, token price should not be treated as the sole measure of project success.

More meaningful indicators may include:

Active users

AI product quality

Ecosystem utilization

Technical performance

Security

Strategic partnerships

Developer participation

Long-term market adoption

19 | GOVERNANCE PRINCIPLES

Oakwood Mind's long-term development is guided by five principles.

Transparency

Material token mechanics and ecosystem rules should be communicated as clearly as reasonably possible.

Security

Innovation should never come at the expense of fundamental security standards.

Compliance

Operations should adapt to applicable legal and regulatory requirements across different jurisdictions.

Long-Termism

Short-term token price should not replace long-term product and ecosystem value.

Responsible AI

Financial AI requires appropriate risk boundaries, model oversight, testing, monitoring, and human judgment.

20 | LEGAL AND REGULATORY FRAMEWORK

Digital assets may be classified and regulated differently across jurisdictions.

Any offering, distribution, transfer, promotion, listing, or use of OKM must be conducted in accordance with applicable local laws and regulations.

Before any distribution in the United States, qualified U.S. legal counsel should evaluate the specific token structure, economic rights, distribution model, purchaser eligibility, secondary-market arrangements, AML/KYC obligations, sanctions requirements, tax implications, consumer-protection requirements, and other applicable regulatory considerations.

This Whitepaper is not a substitute for formal legal advice.

21 | RISK DISCLOSURE

Participation in the Oakwood Mind ecosystem and any acquisition or use of OKM may involve significant risks.

These may include, but are not limited to:

Digital asset price volatility

Partial or total loss of capital

Project development risk

Artificial intelligence and model risk

Data errors and model bias

Cybersecurity risk

Smart contract vulnerabilities

Liquidity risk

Regulatory and legislative change

Tax risk

Third-party service provider risk

Market competition

Technological obsolescence

Delays, modifications, or failure to complete the development roadmap

Participants should never commit capital beyond their individual financial capacity and risk tolerance.

22 | OUR LONG-TERM MISSION

Oakwood Family Office believes that the next generation of global wealth management will increasingly be shaped by the convergence of three fundamental forces:

Capital. Technology. Intelligence.

Silicon Valley continues to push the boundaries of technology.

Wall Street continues to seek new ways to allocate capital.

Artificial intelligence is increasingly connecting the two.

Oakwood Mind was born at this intersection.

Following four years of dedicated research and development, our objective is not to create another short-term product built around market hype.

Our ambition is to develop an AI-powered investment intelligence ecosystem capable of serving global investors over the long term.

A system capable of understanding traditional finance and digital assets.

A system designed to identify opportunity while recognizing risk.

A system capable of evolving alongside data, markets, and technology.

OAKWOOD MIND

Intelligence for the Next Generation of Global Investing

Oakwood Mind (OKM)

Powered by Oakwood Family Office

Token: OKM

Maximum Total Supply: 1,000,000,000 OKM

Initial Offering Price: US\$0.20 per OKM

Initial Implied FDV: US\$200 Million

AI Intelligence · Quantitative Research · Global Markets · Digital Assets

Oakwood Family Office

New York, USA

Wealth Preservation · Legacy Planning · Strategic Investing · Family Governance

FINAL DISCLAIMER

This Whitepaper is provided solely for informational purposes and describes the current vision for the Oakwood Mind ecosystem.

Nothing contained herein constitutes an offer to sell, a solicitation to purchase securities or digital assets, investment advice, financial advice, or a guarantee of future performance.

OKM may be subject to different legal and regulatory treatment in different jurisdictions. No token distribution should occur in any jurisdiction until applicable legal, regulatory, tax, AML/KYC, sanctions, consumer-protection, and other requirements have been appropriately reviewed.

Digital assets involve substantial risk and may lose some or all of their value.

Past performance, simulations, backtests, AI-generated signals, historical market analysis, or other model outputs do not guarantee future results.

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