SEALAIFE PEARL

PASSIVE ART NFT

SEALAIFE PEARL INTRODUCTION

Fish & Chips Crypto believes that blockchain-based art can offer more than collectability alone. SeaLaife Pearl NFTs combine mythology-inspired digital artwork with eligibility for potential monthly reward distributions generated through the wider activities of the Fish & Chips Crypto ecosystem.

The model is designed for holders who value simplicity, flexibility and transparency. Eligible Pearls remain in the holder's wallet, require no staking contract or manual claim, and can continue to qualify for distributions while listed for sale. Reward distributions are linked to project performance and may vary over time.

This whitepaper explains the SeaLaife Pearl concept, the collection structure, monthly eligibility rules, target APR model, Pearl Boosters, project strategy, transparency tools and wider SeaLaife ecosystem. It should be read together with the risk disclosures and the terms of the relevant collection.

fishandchipscrypto.com

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DISCLAIMER

Disclaimer

This whitepaper is provided for informational purposes only. It does not constitute an offer to sell, a solicitation to buy, or financial, investment, legal or tax advice. SeaLaife Pearl NFTs are digital collectibles with artwork and utility features. They are not bank deposits, savings products or guaranteed investment products.

1. No Financial or Investment Advice

Nothing in this document should be interpreted as a recommendation to purchase, hold or sell an NFT, cryptocurrency or other digital asset. Prospective participants should conduct their own research and consult qualified professional advisers where appropriate. Participation may result in a partial or total loss of funds.

2. Target APR and Reward Distributions

Any reference to a target annual percentage rate, target APR, modeled yield or estimated distribution is illustrative and is not guaranteed. The base target APR is currently 12% for eligible SeaLaife Pearls. Eligible Boosters may increase that target, subject to the rules described in this whitepaper. Actual distributions depend on project performance, market conditions, available resources and the terms of the relevant collection, and may be lower than the target or may not occur.

3. Regulatory Responsibility

Laws and regulations relating to NFTs, crypto-assets and decentralized finance continue to develop and may differ between jurisdictions. Fish & Chips Crypto does not guarantee that participation is permitted in every jurisdiction. Each participant is responsible for understanding and complying with the laws, tax obligations and restrictions applicable to them.

4. Technology and Third-Party Risks

Participation involves risks associated with blockchain networks, smart contracts, wallets, marketplaces, decentralized protocols, price feeds, custody solutions and other third-party services. These systems may experience vulnerabilities, outages, exploits, failures or changes outside the control of Fish & Chips Crypto.

5. Market and Liquidity Risks

The market value of an NFT or cryptocurrency may fluctuate significantly and may fall to zero. An assigned reference value is used as a calculation benchmark and is not a guaranteed sale price, redemption value or price floor. Secondary-market liquidity is not guaranteed, and a holder may be unable to sell an NFT at the desired time or price.

6. No Representations or Warranties

The project, this document and related materials are provided on an "as is" and "as available" basis. Information may change as the ecosystem, strategy, market and regulatory environment evolve. Forward-looking statements reflect current intentions and expectations only and may differ materially from actual outcomes.

7. Limitation of Liability

To the fullest extent permitted by law, the project team, founders, developers, advisers and affiliates shall not be liable for direct or indirect losses arising from participation in the project, including losses of funds, assets, data, revenue or expected rewards.

8. Intellectual Property

The Fish & Chips Crypto name, SeaLaife name, logos, designs and project materials remain the intellectual property of their respective owners. Ownership of an NFT does not automatically transfer intellectual-property rights beyond those expressly granted under the applicable collection terms.

By interacting with the SeaLaife ecosystem, participants acknowledge the risks described above and accept responsibility for their own decisions.

Last Updated: 23/09/2026

CONCEPT ORIGINS

SeaLaife Pearl NFTs are mythology-inspired digital artworks centered on underwater worlds, distinctive characters, and a vibrant visual identity. Each collection contributes to a broader long-term concept: combining collectable art with a simple, transparent way for holders to participate in the Fish & Chips Crypto ecosystem.

Many cryptocurrency holders prefer a long-term approach but do not want to continuously research protocols, move assets between platforms or manage staking, lending and liquidity positions themselves. These activities can involve technical complexity, lock-ups, smart-contract exposure and ongoing monitoring.

SeaLaife Pearls are designed for holders who want a lower-maintenance experience. The eligible NFT stays in the holder's own wallet. There is no separate staking contract, no manual monthly claim and no need to surrender control of the artwork. Fish & Chips Crypto manages the wider strategy, while holders can follow the record through monthly reporting, on-chain transactions and Pearl Pulse (built by Aeon Forge).

The result is a flexible model that combines collectable ownership, a defined value reference and potential monthly reward distributions, while allowing holders to decide when and how they exit.

Choose the Right Value

Budget Conscious

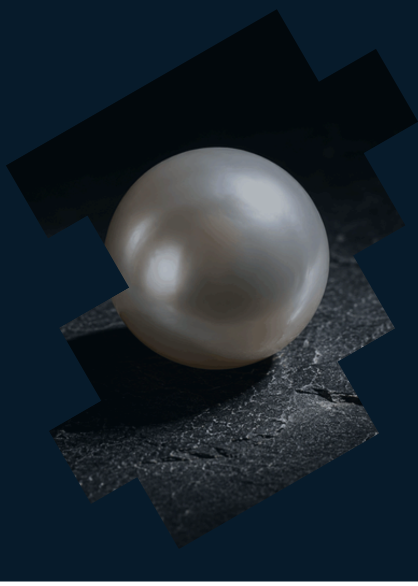
Different Pearl types are available at different assigned reference values, historically ranging from 10 to 1,000 POL with proportionate ETH-denominated options. This gives participants the ability to select a collection, network and value level that fit their own budget and strategy.

Be Unique, not Different

Equal Opportunity

The applicable target APR is based on the assigned reference value rather than the artwork or purchase date. Eligible Pearls within the same collection terms are treated consistently. The artwork, blockchain and reference value may differ, but no design is intended to receive preferential treatment solely because of its appearance.

~12%
APR*



*Annual Percentage Rate

The SeaLaife Pearl ecosystem currently spans four collections across Polygon, Base and Ethereum. Polygon-denominated Pearls receive eligible distributions in POL. Base and Ethereum-denominated Pearls receive eligible distributions in ETH. The relevant collection terms determine the applicable token, reference value and eligibility conditions. The holder snapshot is taken on the 15th of each month at 23:59:59 UTC. A wallet holding an eligible Pearl at that snapshot qualifies for the distribution scheduled for the 16th. A newly purchased eligible Pearl can qualify at the next snapshot, provided it remains in the wallet at the snapshot time. Distributions are sent automatically and do not require staking or a manual claim.

A Pearl may remain listed on an approved secondary marketplace without losing its eligibility. The wallet holding the NFT at the snapshot remains the eligible wallet. Once the NFT is sold and ownership changes, future eligibility follows the new holder.

Each eligible Pearl has an assigned reference value that is used as the basis for its target distribution. This benchmark provides a clearer value reference than relying only on the latest secondary-market listing. It is not a guaranteed resale price or redemption value. Market prices may trade above or below the assigned reference value.

Pillars of Success

Native Staking

75% of the total funds will be allocated to several native staking altcoin protocols.

High Yield Staking & Trading

A portion of the remaining 25% will be allocated as follows.

Reserve Pool

A portion of the remaining 25% will be allocated as reserves, project costs, marketing, and HR.

Pearl Boosters

SeaLaife Pearl Boosters provide an optional way to increase the target APR. The Booster collection contains 256 NFTs on Polygon.

Each eligible Booster held in the same wallet as eligible Pearls adds 0.5 percentage points to the base target APR. Up to 16 Boosters can contribute, creating a maximum target APR of 20%.

The Booster effect can apply to eligible Pearls held in the same wallet across Polygon, Base and Ethereum. Boosters have their own acquisition cost, so holders should consider the expected additional modeled rewards and estimated Booster payback rather than assuming that the maximum number is always the most efficient choice.

Target APR = 12% + (eligible Boosters × 0.5%), capped at 20%. Actual distributions remain variable and are not guaranteed.

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REASONS FOR SUCCESS

The crypto industry evolves quickly and carries significant technical, market and operational risks. Fish & Chips Crypto does not assume that any strategy, protocol or asset will remain successful indefinitely. The project therefore focuses on research, diversification, liquidity and the ability to adapt when conditions change.

The strategy may use several complementary sources of potential revenue. Core positions can include native staking, established decentralized-finance protocols and blue-chip crypto holdings. A reserve pool containing blue-chip assets and stablecoins supports liquidity, infrastructure, security and unforeseen operational needs. Smaller allocations may be used for carefully selected growth opportunities when the expected reward justifies the additional risk.

Building Trust

OUR RESPONSIBILITY

- *Research opportunities and risks.*
- *Monitor platforms holding project funds.*
- *Use multisignature wallets and security best practices.*
- *Maintain diversified operational reserves.*
- *Publish monthly reports and on-chain records.*
- *Adapt responsibly as conditions change.*

SHARED RESPONSIBILITY

- *Protect your wallet and make informed decisions.*
- *Ask questions and provide constructive feedback.*
- *Review the terms, reports and risk disclosures.*

The purpose of this structure is not to eliminate risk, which is impossible, but to avoid depending on one asset, protocol or source of revenue. Allocations may change as market conditions, protocol risks and project requirements evolve.

A very small portion of project resources, currently below two percent, may occasionally be used for a carefully managed trading strategy involving selective long and short positions. Trades are considered only when research and market conditions indicate a suitable setup. This activity is intended to add a potential supplementary source of revenue without making tactical trading the foundation of the Pearl model.

Net profits generated by this strategy are split according to the current project framework. Sixty percent is directed to the Earnings Wallet for potential reward distributions. Forty percent is retained to gradually expand the strategy and cover related costs. Trading losses remain possible, and no allocation or profit contribution is guaranteed.

The reserve pool is designed to strengthen long-term resilience. It supports operational flexibility, helps the project respond to changing conditions and covers needs such as infrastructure, security, reporting, marketing and human resources. Resources that are not required for current distributions or operations may be retained to expand the reserve and reinforce lower-risk positions.

Transparent by Design

Pearl Pulse, developed by Aeon Forge, turns blockchain activity into a readable view of a holder’s SeaLaife position. A wallet can be connected in read-only mode to view eligible holdings, historical distributions, ROI, compounding and collection progress without transferring custody or granting spending authority.

Monthly reports complement the on-chain record by summarizing project holdings, relevant activity and performance. Live collection-level statistics are maintained through Pearl Pulse rather than printed in this whitepaper, allowing readers to consult current information instead of figures that may quickly become outdated.

PEARLS OF OPPORTUNITY

SeaLaife Pearl NFTs are available through Forum One, a multi-chain NFT marketplace built around verified collections. Buyers can select from four Pearl collections across Polygon, Base and Ethereum and purchase using the token supported by the relevant network and listing.

Each Pearl combines unique artwork with an assigned reference value. Eligible Pearls share the same base target APR structure under their applicable collection terms, while the monthly distribution token follows the collection network: POL for Polygon-denominated Pearls and ETH for Base or Ethereum-denominated Pearls.

The holder snapshot is recorded on the 15th at 23:59:59 UTC. The corresponding distribution is scheduled for the 16th and is sent directly to the eligible wallet. There is no manual claim and no recipient claim fee. Timing may vary if technical, network or operational circumstances require an adjustment.
Holders may list their Pearls for sale at any time. Listing does not change eligibility while the NFT remains in the wallet. Eligibility transfers when the sale completes and ownership changes. Secondary-market prices are determined by buyers and sellers and can differ from the assigned reference value.

Forum One currently charges a marketplace fee of 1% on Polygon and Base and 0.5% on Ethereum. SeaLaife Pearl secondary sales also carry a 5% creator royalty. Royalty revenue is reinvested into the project portfolio and ecosystem to support the long-term strategy. Marketplace fees and policies may change, so users should review the transaction details displayed before confirming a sale.

SeaVault Holder Perk

Each month, Fish & Chips Crypto adds a 250 POL SeaLaife Pearl to the SeaVault. Yield generated by that Pearl during the cycle running from the 16th through the following 15th is awarded to one eligible holder who purchased a SeaLaife Pearl during that period. Selection is random among qualifying purchases. The SeaVault is an additional holder perk and does not guarantee a reward to every buyer.

Flexible Buyback Option

Fish & Chips Crypto intends to maintain a discretionary Flexible Buyback Option for holders seeking a faster exit in exceptional circumstances. This option is not guaranteed, is not an automatic redemption right and depends entirely on available project resources and prevailing market conditions.

- *The Pearl must have been held for at least three months.*
- *Requests must be submitted through the official Fish & Chips Crypto Discord.*
- *Requests are reviewed individually and may be accepted or declined.*
- *Where approved, Fish & Chips Crypto may offer to purchase the NFT at its original mint value minus 5%.*
- Fish & Chips Crypto may decline or postpone a request if completing it could weaken project operations, liquidity or reserves.

The Flexible Buyback Option is intended as an additional layer of flexibility for exceptional situations. Holders should not rely on it as their primary exit route. The normal exit route remains a voluntary sale to another buyer through the secondary market.

Value and Market Price

The assigned reference value, target reward basis and secondary-market price serve different purposes. The reference value supports consistent reward calculations. The target reward basis describes the amount on which the target APR is modeled. The market price reflects the price accepted by a buyer and seller at a particular moment. None of these amounts guarantees that the NFT can be sold at mint value or reference value.

SeaLaife Pearl NFTs form part of the wider Fish & Chips Crypto ecosystem. The project combines long-term crypto-yield activity, transparent reporting, verified NFT trading, collectible art and community-focused Game Night utility. The different products have separate purposes but are designed to reinforce the resilience and visibility of the wider ecosystem.

SeaLaife Creatures are a 256-piece Polygon collection built around the weekly Fish & Chips Crypto Game Night. Creature holders can use collection-based commands during live Marbles on Stream events, participate in Lurk Bait fishing and soft-stake eligible NFTs through AllStake for a share of monthly POL staking rewards.

Eligible Game Night revenue is generated through active Creature secondary sales on Forum One, Twitch advertising and subscriptions, and income-producing Game Night ecosystem holdings.

This revenue returns to the community through prizes and monthly POL staking rewards. Game Night is held every Sunday at 17:00 UTC.

The relationship between Pearls and Creatures is supportive rather than interchangeable. Pearls focus on a long-term reward strategy and monthly wallet distributions. Creatures focus on community play, rarity, staking and live Game Night utility. Together they create a balance between passive art and active participation.

Pearl Boosters in the Ecosystem

Pearl Boosters form a third utility layer. They do not replace Pearls and do not generate standalone Pearl distributions. Their purpose is to increase the target APR applied to eligible Pearls held in the same wallet, subject to the 16-Booster and 20% target caps described in this whitepaper.

THE SEALAIFE ECOSYSTEM

Fish & Chips Crypto is built around transparent, responsible use of project resources. Surplus earnings may be retained to expand reserves, reinforce lower-risk positions, support marketing, fund infrastructure and security, develop ecosystem tools and maintain the human resources required to operate the project.

The project founders, Mike Leigh and Seabass, remain responsible for building and expanding the ecosystem. Their work covers development, strategy, communication, educational content, visual direction, partnerships and community operations.

For the first twelve months following launch, the project prioritizes building reserves, establishing predictable operational flows and maintaining a transparent performance record. Starting in month thirteen, founders may collectively receive compensation equal to 5% of reserves on a monthly basis. This amount is strictly capped, may be reduced or deferred and must not be paid where doing so would materially weaken project operations, liquidity, holder distributions or the long-term sustainability of the ecosystem.

This framework is intended to align founder compensation with the continuing health of the project. The policy may be reviewed as the ecosystem evolves, and any material change should be communicated transparently through official project channels and reporting.

Seabass
Co-Founder

The Writer
The Visualizer
The German

Mike Leigh
Co-Founder

The Dev
The Voice
The Brit

GLOSSARY & APPENDIX

Airdrop: A distribution of crypto-assets directly to one or more wallet addresses.

Annual Percentage Rate or APR: An annualized rate that does not include compounding. In this whitepaper, APR references are targets rather than guaranteed returns.

Assigned Reference Value: The defined value used as the calculation basis for an eligible Pearl. It is not a guaranteed resale price or redemption value.

Base: An Ethereum Layer 2 network used by eligible ETH-denominated SeaLaife Pearl collections.

Blue-Chip Crypto-Asset: A widely established crypto-asset with comparatively high market recognition and liquidity. The term does not imply that the asset is risk-free.

Booster: A SeaLaife Pearl Booster NFT on Polygon that can add 0.5 percentage points to the target APR of eligible Pearls held in the same wallet, subject to applicable caps.

Crypto Wallet: A tool used to control blockchain addresses, crypto-assets and NFTs through private keys or other authorization methods.

Decentralized Finance or DeFi: Blockchain-based financial protocols that may provide functions such as staking, lending, borrowing or liquidity provision.

Dollar-Cost Averaging or DCA: A strategy of acquiring an asset in repeated amounts over time rather than through one single purchase.

Eligible Pearl: A SeaLaife Pearl that meets the applicable collection and snapshot conditions for a monthly distribution.

Ethereum: The blockchain network used by eligible ETH-denominated SeaLaife Pearl collections.

Flexible Buyback Option: A discretionary and non-guaranteed process through which Fish & Chips Crypto may consider purchasing a qualifying Pearl in exceptional circumstances.

Forum One: The verified multi-chain NFT marketplace used for SeaLaife collection trading.

Liquidity: The ability to buy or sell an asset without excessive delay or price impact. NFT liquidity is not guaranteed.

Multi-Signature Wallet: A wallet that requires approval from more than one authorized signer before a transaction can be completed.

Native Staking: Using a network's native token to support blockchain operations in exchange for potential rewards.

Non-Fungible Token or NFT: A unique blockchain-based token representing ownership of a distinct digital asset or record.

Pearl Pulse: The read-only Aeon Forge dashboard used to follow SeaLaife holdings, distributions, ROI, compounding and collection statistics.

Polygon: The blockchain network used by POL-denominated SeaLaife Pearls, Pearl Boosters and SeaLaife Creatures.

Snapshot: The record of eligible NFT ownership taken on the 15th at 23:59:59 UTC for the distribution scheduled on the 16th.

Target APR: The annualized distribution objective used by the project for modeling. It is not guaranteed and may differ from actual results.

Volatility: The degree to which the price of an asset changes over time.

Yield: Rewards or income generated by an asset or strategy. Yield may vary and can involve loss.

GLOSSARY & APPENDIX

OFFICIAL LINKS

Official Website
https://fishandchipscrypto.com

Forum One Marketplace
https://forumone.io

Aeon Forge - Pearl Pulse
https://www.aeonforge.io/projects/pearl-pulse/tracker

SeaLaife Pearl NFTs
https://forumone.io/c/sealaife-pearl-gen-1
https://forumone.io/c/sealaife-pearl-gen-2
https://forumone.io/c/sealaife-pearl-gen-3
https://forumone.io/c/sealaife-pearl-gen-4

SeaLaife Pearl Booster NFTs
https://forumone.io/c/sealaife-pearl-booster

Fish and Chips Crypto Discord
https://discord.gg/fishandchipsgg

OTHER USEFUL LINKS

SeaLaife Creatures NFTs (Game Night integration)
https://forumone.io/c/sealaife-creature-gen-0

Twitch (Game Night events)
https://www.twitch.tv/fishandchipsgg

AllStake Fish & Chips Crypto Staking
https://allstake.io/staking/fish-n-chips

Version Information

Document: *SeaLaife Pearl Whitepaper*
Version: *5.0*
Revision Date: *September 2026*

This version updates the multi-chain collection structure, Forum One marketplace information, monthly eligibility timeline, Pearl Boosters, Pearl Pulse, SeaVault, Game Night ecosystem and project risk disclosures.

Project mechanics, fees, marketplace policies, links and operational targets may change. Readers should consult the official website, relevant collection terms, Pearl Pulse and current project reporting for the latest information.