SEALAIFE PEARL

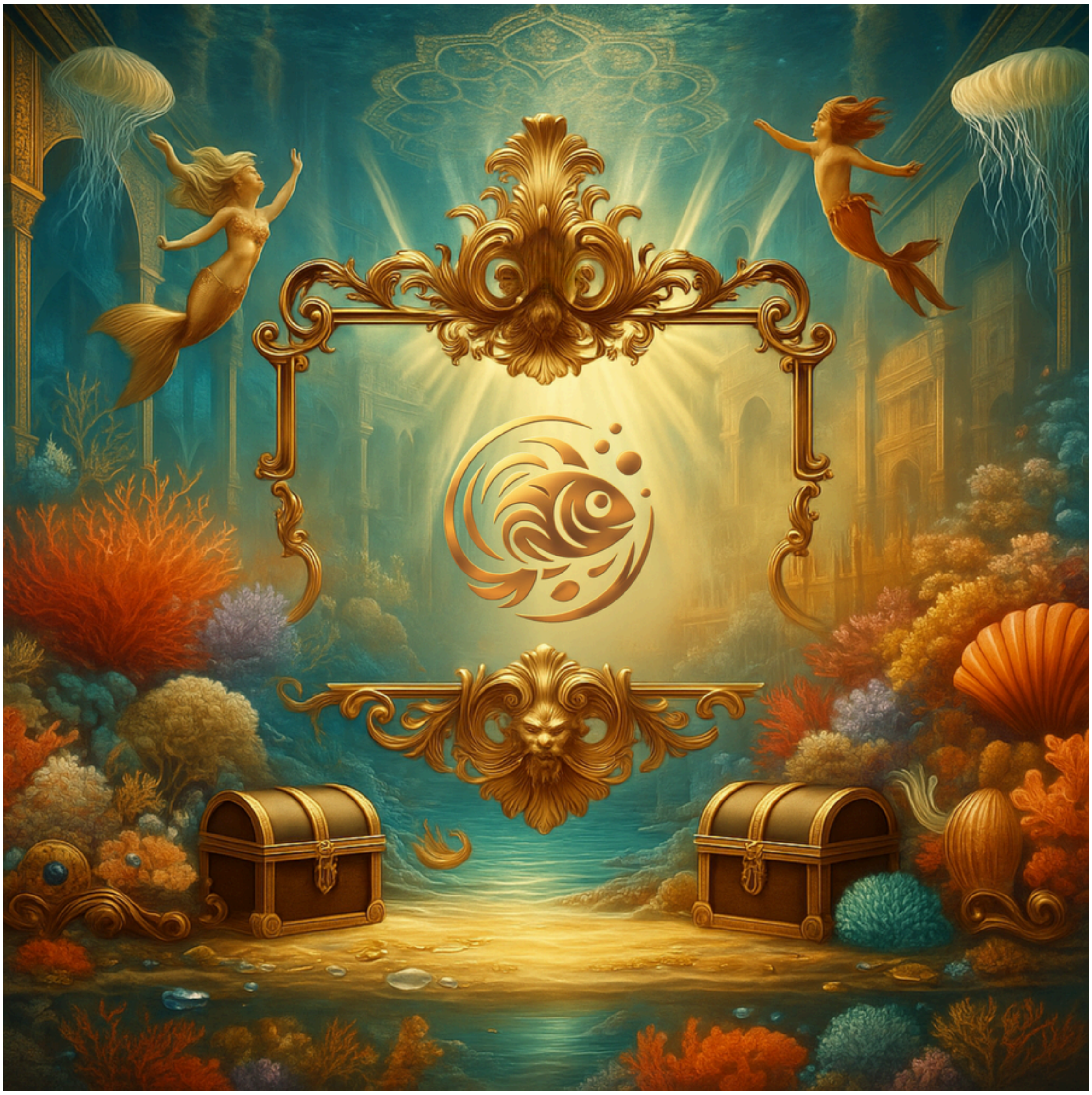
PASSIVE ART NFT

SEALAIFE PEARL INTRODUCTION

Let’s start normalizing the mindset that cryptocurrencies and Non-Fungible Tokens (NFTs), along with their associated projects, can deliver lasting and sustainable benefits for holders. Fish and Chips Crypto supports this vision through the SeaLaife Pearl NFT collection — a series of art-based collectibles that may provide access to potential reward distributions linked to project performance.

This Whitepaper outlines the concept, objectives, and approach behind the SeaLaife Pearl NFT collection and its goal of addressing a key industry challenge: the lack of accessible, long-term NFT products that combine artistic value with the potential for sustainable reward distributions.

fishandchipscrypto.com



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DISCLAIMER

Disclaimer

This whitepaper is for informational purposes only and does not constitute an offer to sell, solicitation to buy, or advice on purchasing any securities, financial instruments, or other investments. Participation in decentralized finance (DeFi) projects and engagement with non-fungible tokens (NFTs) carries inherent risks, including but not limited to market volatility, regulatory uncertainties, and technological vulnerabilities. Please read this document carefully and fully understand the associated risks before engaging in any transactions related to this project.

1. No Financial or Investment Advice

This document should not be interpreted as financial, investment, legal, or tax advice. You should consult with qualified professionals in relevant fields before making any decisions. Participation in this project does not guarantee any returns or benefits and may result in a total loss of funds.

2. Regulatory Compliance

This whitepaper, the associated tokens, and the project described herein may not comply with laws, regulations, or policies in some jurisdictions. Compliance cannot be guaranteed as regulations for DeFi and NFTs continue to evolve. Before participating, it is your responsibility to determine and adhere to the applicable legal and regulatory framework in your jurisdiction.

3. Technology & Security Risks

Engagement in this project involves technology-related risks, including but not limited to smart contract vulnerabilities, system failures, hacking risks, and third-party service dependencies. Although security measures have been taken, there can be no assurance that the project will be free of defects or immune to attacks.

4. No Guarantee of Value or Return

The tokens described in this document are not investment products and are not intended to be used for speculation or investment purposes. The value of the tokens may fluctuate significantly and may even decline to zero. This project makes no claims regarding future financial performance or returns.

5. Limitation of Liability

By participating in this project, you acknowledge and accept all risks associated with blockchain technology, DeFi, and NFTs. To the fullest extent permitted by applicable law, the project team, advisors, developers, and affiliates shall not be liable for any direct or indirect losses, including but not limited to loss of funds, data, revenue, or profits, arising from your participation in this project.

6. No Representations or Warranties

This document and all related materials are provided "as is" without any representations or warranties of any kind, express or implied. The project team makes no guarantees regarding the accuracy, completeness, or reliability of the information provided herein. All statements about future events are subject to change based on market, regulatory, and technical factors.

7. Intellectual Property Rights

All intellectual property rights related to the project, including but not limited to the project name, logo, design, and materials, are owned by the project team. Unauthorized use, reproduction, or distribution of any part of this document or the project materials is strictly prohibited.

8. Forward-Looking Statements

This whitepaper may contain forward-looking statements based on current expectations, assumptions, and projections about future events. These statements are subject to uncertainties and risks that may cause actual results to differ materially. The project team undertakes no obligation to update or revise any forward-looking statements.

By reading this whitepaper, you acknowledge and accept the terms of this disclaimer and agree that you are participating in this project at your own risk.

Last Updated: 06/09/2025

SeaLaife Pearl NFTs are AI-designed, mythological-themed artworks inspired by underwater sceneries and a vibrant colour palette. They are intended to reflect the project's long-term vision and commitment to creating a sustainable and engaging ecosystem for holders.

Many cryptocurrency holders prefer a long-term approach, keeping their assets rather than actively trading. For those looking to participate in blockchain opportunities without navigating the complexities of staking, liquidity pools, or lending platforms — all of which carry technical hurdles, lock-ups, or higher risks — options have been limited.

The SeaLaife Pearl NFT is designed for individuals with a long-term growth mindset who value flexibility, reliability, and control, prefer low-maintenance participation without technical hurdles, and appreciate regular transparent reporting. Getting started requires only basic crypto knowledge: buy crypto, send it to a wallet, and purchase the NFT.

This structure offers a straightforward, transparent, and flexible way for participants to benefit from the SeaLaife ecosystem while retaining full control over when and how they exit their position.

Choose the Right Value

Budget Conscious

Each Pearl type is offered at different price points, ranging from 10 to 1000 POL (with equivalent scaling in ETH), to make the collection accessible to a variety of participants.

Be Unique, not Different

Equal Opportunity

Pearl holders can choose between twelve different artworks (on Polygon and Base). Regardless of Pearl type or purchase date, all holders are treated equally in potential reward distributions, ensuring a fair and transparent system.

~12%
APR*

SEALAIFE MARGINS ARE REPORTED TRANSPARENTLY
BE SMART

*Historical Annual Percentage Rate

PRODUCT HIGHLIGHT

The crypto industry moves at incredible speed. While some holders enjoy researching opportunities and managing their own assets, many prefer a simpler way to stay connected to the space without the need for constant oversight.

The SeaLaife Pearl NFT collection combines mythology-inspired digital art with the possibility of reward distributions from project activities. Holders own the artwork without needing ongoing management or technical effort, as any rewards tied to project performance are provided automatically.

As a SeaLaife Pearl holder, ownership centers on unique digital artwork with the possibility of receiving reward distributions generated from project activities. Historically, these rewards have aimed for an annualized target of around 12%, though actual distributions may vary based on project performance. The NFT remains in the holder's wallet and is eligible to receive rewards until sold on the secondary market, where it can be exchanged for POL or ETH tokens at a value agreed upon by buyers and sellers. This approach combines long-term participation with the flexibility to exit at any time.

Many crypto holders turn to options such as Native Staking (with modest rewards but often requiring lock-up periods), Liquidity Pool (LP) Staking (which can involve greater complexity and exposure to risks), or simply holding tokens in a wallet (earning nothing additional).

The SeaLaife Pearl NFT offers an alternative with a historically higher reward target, no lock-ups, minimal technical setup, and a transparent process where distributions are traceable on-chain. Rewards are always linked to project performance and may vary over time, but the model is designed to combine simplicity, flexibility, and reliability in one solution.

This naturally leads to the question of how Fish & Chips Crypto creates the conditions for potential reward distributions in a constantly changing market.

The project's activities span multiple areas. A portion of operational resources is deployed into native staking, established DeFi protocols with proven revenue models, and blue-chip crypto holdings. Smaller allocations may support select growth opportunities or tactical trading strategies when market conditions are favorable. For more volatile assets, a Dollar-Cost Averaging (DCA) approach is applied to smooth out price fluctuations over time.

A reserve pool in blue-chip tokens and stablecoins is maintained to provide operational stability, manage unforeseen events, and cover essential project costs such as marketing and infrastructure.

REASONS FOR SUCCESS

We operate in a rapidly evolving industry marked by significant risks and a history of trial and error. Identifying opportunities that align with our long-term vision requires careful evaluation and ongoing monitoring of industry developments. While some large-cap altcoins and certain staking platforms appear promising, there are no guarantees that these activities will generate revenue for the project. Continuous due diligence remains essential to managing risk and adapting our approach as the market evolves.

Alongside the challenges of a young and fast-growing industry, we remain vigilant against cybercrime, scams, and fraudulent project operators. It is important for all participants — including SeaLaife Pearl holders and Fish & Chips Crypto itself — to understand that involvement in the crypto ecosystem carries inherent risks.

Building Trust

OUR RESPONSIBILITY

- Regular Industry Research (current events, trends, and risks)
- Always monitor projects that hold our funds (even stablecoins)
- Flexible and reactive mindset
- Always follow best practices to avoid cyber crime

SHARED RESPONSIBILITY

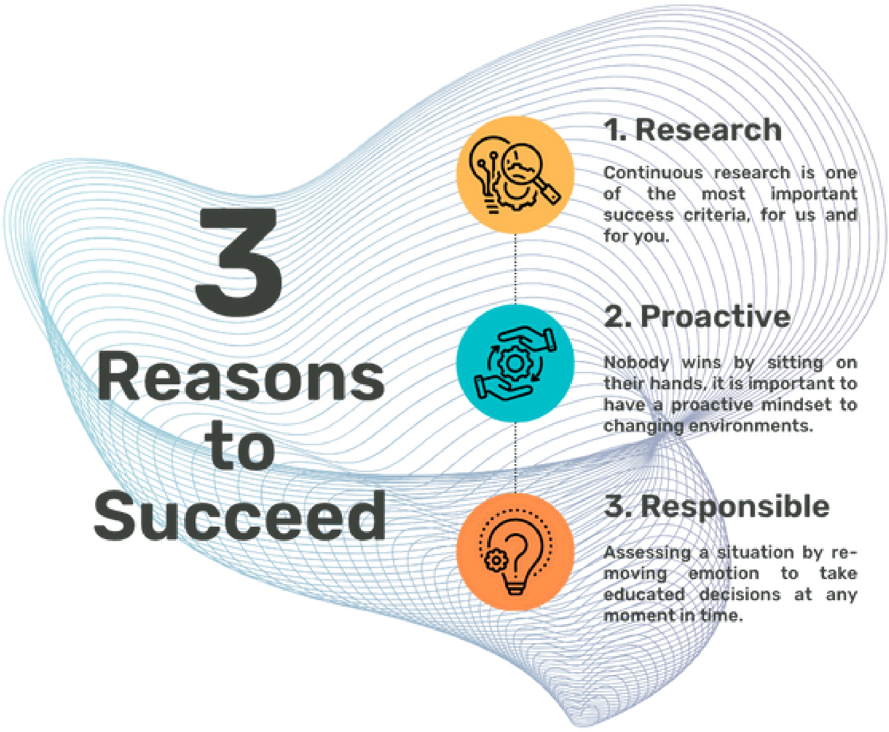
- Open to community dialogue with feedback and suggestions

To help mitigate these risks, we focus on collaborating with projects and companies that demonstrate a proven track record in the blockchain space. We also implement multisignature wallets, follow Know Your Customer (KYC) procedures where appropriate, and publish regular reports on project activities to maintain transparency and trust with our community.

While reward distributions remain linked to project performance and may vary over time, our approach emphasizes long-term participation, operational resilience, and transparency rather than short-term gains.

Building trust with the community of NFT holders is a key part of shaping a long-term mindset. On our side, this means maintaining best practices in security, staying alert to industry trends and risks, and continuously monitoring the projects where operational resources are deployed. At the same time, we encourage an open dialogue with the community, welcoming feedback and suggestions so that transparency works in both directions, creating a shared commitment to the project's long-term success.

We dedicate substantial effort to risk management, strategic planning, and adaptability, ensuring the SeaLaife ecosystem is well-prepared to navigate a rapidly changing market while fostering trust and long-term engagement.



A very small portion of project resources (currently under two percent) may occasionally be used for a carefully managed trading strategy involving selective Long and Short positions. These trades are only executed when market conditions and research indicate a favorable setup, with the goal of adding potential revenue without exposing the project to unnecessary risk. Net profits are split, with 60% directed to the Earnings Wallet for potential reward distributions and 40% retained to gradually expand the strategy and cover related costs.

Finally, to ensure project stability and growth, Fish & Chips Crypto is building a reserve pool designed to expand steadily over time and serve multiple essential functions. It enables quick responses to changing market conditions, maintains low-risk liquidity positions to support operational flexibility, and covers core needs such as infrastructure, security, and human resources. By fulfilling these roles, the reserve pool strengthens the project's long-term resilience and ability to adapt as the ecosystem evolves.

SeaLaife Pearl NFTs are available on OpenSea (Base network) and Magic Eden (Polygon network) and can be purchased using each network's native gas token. To support controlled growth aligned with market conditions, new NFT sales may be launched in additional funding rounds (see graphic below) if demand exceeds secondary market supply.

FUNDING ROUNDS BREAKDOWN

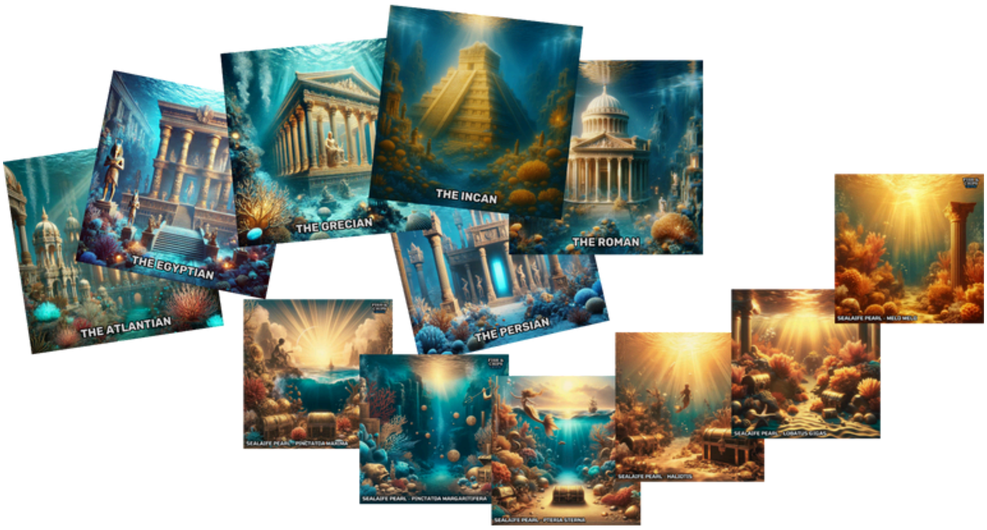
SEALAIFE PEARL NFTS WILL BE RELEASED IN VARIOUS FUNDING ROUNDS (NON-EXHAUSTIVE) TO RAISE CAPITAL WITHOUT FLOODING THE MARKET.

PEARL TYPE		ROUND 1	ALLOCATION	ROUND 2	ALLOCATION	ROUND 3	ALLOCATION	ROUND 4	ALLOCATION
10 POL	0.0008 ETH	2000	10%	1500	5%	2500	5%	2500	3%
50 POL	0.0038 ETH	600	15%	600	10%	1000	10%	1200	6%
100 POL	0.0075 ETH	400	20%	750	25%	1250	25%	1000	10%
250 POL	0.0183 ETH	160	20%	300	25%	500	25%	1040	26%
500 POL	0.0365 ETH	80	20%	120	20%	200	20%	600	30%
1000 POL	0.0725 ETH	30	10%	45	15%	75	15%	250	25%
TOTAL		200.000 POL		22.16 ETH		500.000 POL		72.99 ETH	

Buyers can choose from different Pearl types, each featuring unique artwork at various price points. Regardless of the NFT type or design, all holders are eligible for the same potential reward distributions — aiming for around 12% APR — linked to project performance and delivered in the token used for purchase (POL or ETH).

To ensure full transparency, distributions are made directly to NFT holders' wallets using on-chain verification, with no need for staking or claiming fees. Payments are scheduled on a monthly basis and may vary depending on project results and market conditions.

Holders may exit at any time by listing their NFTs on secondary markets in exchange for the original purchase token. Listing does not affect a holder's eligibility for rewards until a sale is completed. A 5% royalty fee on each sale supports project operations and long-term ecosystem sustainability.

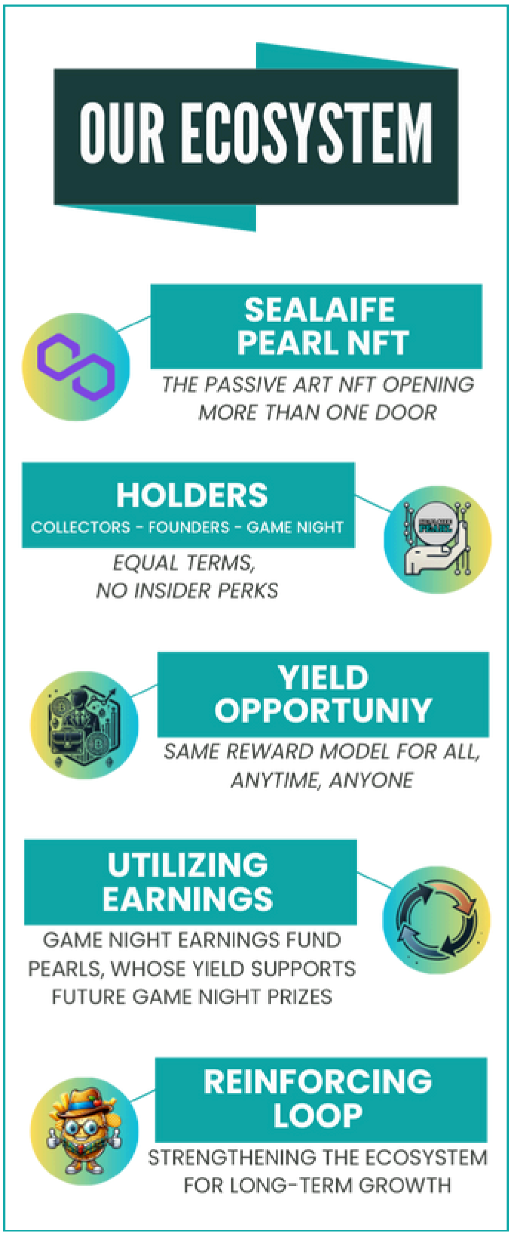


In addition, Fish & Chips Crypto intends to offer a *Flexible Buyback Option* (FBO) for holders seeking a faster exit in exceptional cases. This option is not guaranteed and depends on available project resources, but if conditions allow, Fish & Chips Crypto may purchase the NFT back at mint value minus 5%.

- The NFT must have been held for at least three months.
- Requests are handled on a case-by-case basis via the project's official Discord.
- Fish & Chips Crypto reserves the right to decline requests if fulfilling them would compromise project operations or liquidity reserves.

This mechanism offers holders an additional layer of flexibility while keeping the project's long-term sustainability as the top priority.

It's important to highlight that the SeaLaife Pearl NFTs form part of the broader Fish & Chips Crypto ecosystem, where different sub-projects actively support one another to create a balanced and sustainable model. A prime example is the SeaLaife Creatures NFT collection, designed for our Twitch Game Night events. This collection generates income through minting, secondary-market royalties, and Twitch streaming revenue from subscriptions and viewer engagement. A portion of these proceeds is reinvested back into the ecosystem — including the SeaLaife Pearl NFTs — to help fund giveaway prizes, future game features, and ongoing development. This creates a reinforcing loop where entertainment activities and community engagement help strengthen the long-term stability of the entire ecosystem.



When it comes to managing resources, our approach remains conservative and risk-aware. While competitive performance targets are part of the project's ambitions, we fully recognize that higher potential returns in crypto typically involve increased risk exposure. For this reason, only a small portion of project resources may be allocated to higher-yield opportunities, and only when supported by market conditions and thorough analysis. Any earnings above our operational needs are not distributed automatically but are instead used to expand reserves, support marketing efforts, cover infrastructure and operational costs, and reinforce stable, low-risk positions for long-term resilience.

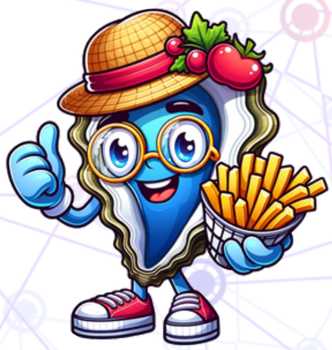
Project founders Mike Leigh and Seabass play a central role in building and expanding this ecosystem. To ensure transparency and sustainability, their compensation follows a clearly defined framework.

For the first twelve months after launch, the project's focus will remain entirely on building a solid foundation, establishing predictable operational flows, and maintaining a transparent track record for the community. Starting in month thirteen, founders may receive 5% of reserves on a monthly basis, with this percentage strictly capped and adjustable to avoid depleting operational resources. This ensures founder compensation aligns with the project's long-term health rather than short-term financial goals.

At the heart of this approach is our commitment to community engagement and transparency. By reinvesting surplus earnings, prioritizing risk management, and maintaining open communication channels, Fish & Chips Crypto seeks to create an ecosystem where different sub-projects work together, resources are used responsibly, and the community can actively participate in shaping the project's long-term direction.

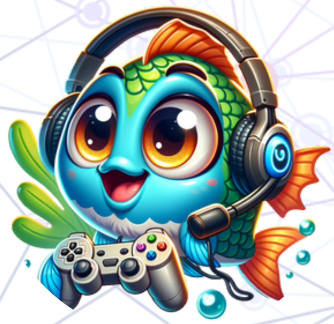
Those interested in learning more about our plans, ecosystem, or long-term vision are invited to join our Discord, where questions, ideas, and feedback are always welcome.

THE FOUNDERS



Mike Leigh
Co-Founder

The Dev
The Voice
The Brit



Seabass
Co-Founder

The Writer
The Visualizer
The German

GLOSSARY & APPENDIX

Airdrop: A distribution of cryptocurrency tokens or NFTs to wallet addresses, typically used as a marketing strategy or reward for community participation.

Altcoin: Any cryptocurrency other than Bitcoin, often created to address specific niches or offer alternative features.

Annual Percentage Rate (APR): The yearly interest rate on an investment, loan, or staking program, not accounting for compounding.

Blockchain Ledger: A decentralized digital record that securely tracks transactions and ownership across a network of computers.

Crypto wallet: A digital wallet that securely stores private and public keys, allowing users to manage and use their cryptocurrencies or NFTs.

Cryptocurrency: A digital or virtual currency that uses cryptography for security and operates on decentralized blockchain technology.

Dollar-Cost-Average (DCA): An investment strategy of buying a fixed dollar amount of an asset at regular intervals, reducing the impact of market volatility.

Immutable: A characteristic of blockchain data that ensures recorded transactions cannot be altered, promoting transparency and security.

Know-Your-Customer (KYC): A process where financial service providers verify the identity of clients to comply with legal and regulatory requirements.

Lending / Borrowing Platform: A decentralized or centralized service where users can lend their assets to earn interest or borrow funds by collateralizing crypto assets.

Liquidity Pool: A pool of funds on a decentralized platform that enables trading, lending, or staking by pairing two or more assets, providing liquidity for exchanges.

Multi-signature Wallet: A crypto wallet that requires multiple private keys for authorization, enhancing security by requiring approval from multiple parties.

Native Staking / Staking: The process of holding and "locking" tokens in a blockchain network to support its operations and earn rewards.

Non-Fungible Token (NFT): A unique digital asset representing ownership of a specific item or piece of content, often with metadata stored on the blockchain.

OpenSea NFT Marketplace: A decentralized marketplace for buying, selling, and trading NFTs, widely used in the NFT community.

Over the Counter (OTC): A method of trading crypto directly between parties outside of regular exchanges, often used for large transactions.

Passive Income: Earnings generated with minimal active involvement, often through investments in assets like staking, yield farming, or NFTs with utility.

Polygon Network – POL token: A scaling solution for Ethereum aimed at improving transaction speed and cost, with POL as its native governance token.

Volatility: The degree of price fluctuation in a financial market, often high in cryptocurrency markets due to rapid changes in demand and supply.

Yield: The return earned on an investment or asset, often referring to profits from staking, lending, or liquidity provision in crypto contexts.

GLOSSARY & APPENDIX

Useful links

Official Website
https://fishandchipscrypto.com

Whitepaper on Medium
https://fishandchipscrypto.com/sealaife-pearl-nft/

SeaLaife Pearl NFTs on *Magic Eden* (Polygon)
https://magiceden.io/collections/polygon/sealaife-pearl-gen-1

SeaLaife Pearl NFTs on *OpenSea* (Base)
https://opensea.io/collection/sealaife-pearl-gen-2

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

Fish and Chips Crypto *X*
https://x.com/FishnChipsgg
@FishnChipsgg

Other useful links:

SeaLaife NFTs (Game Night integration)
https://sealaife.com

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

Medium Page with Educational Articles
https://fishandchipsgg.medium.com/