

OBSIDIAN

RESERVE

INVESTOR BROCHURE · MMXXVI

# Private Yield, Composed with Care

A term-based yield platform for investors who prefer structure over noise: defined plans, defined terms, and returns stated in full before a single deposit is made.

EST. MMXXIII · OPEN ENROLLMENT

| 1,040 | 9,800+ | $23.4M | 100% |
|---|---|---|---|
| DAYS IN OPERATION | RESERVE MEMBERS | MATURED & PAID | TERMS HONOURED |

WELCOME

# A word from the Reserve desk

*"Most yield platforms ask for your trust and offer excitement in return. We take the opposite approach. Obsidian Reserve publishes everything that matters — the plan terms, the sources of yield, the safeguards around custody — and lets the structure speak for itself.*

*If you value clarity over noise, you will feel at home here. This brochure is the whole platform, in one document, exactly as our members experience it."*

*— The Reserve Desk*



Obsidian Reserve operates a pooled yield program. Member deposits are combined and allocated across conservative, income-producing strategies — primarily staking rewards, market-neutral arbitrage and short-duration liquidity provision. The income from these allocations funds the fixed returns of the published plans.

Plans are term-based: a deposit is placed for a defined number of days and returns a defined total at maturity, principal included. There are no trading decisions for members to make and nothing to monitor — statements are issued in the member area throughout the term.

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THE PLATFORM

# Where the yield comes from

No single strategy carries the Reserve. Income is drawn from four allocations, weighted toward the conservative end and reviewed by the desk every week.



I. **Staking & validator rewards**
A core allocation is staked across established proof-of-stake networks. Validator rewards are steady, protocol-paid income — the bedrock of the Reserve's returns.

II. **Market-neutral arbitrage**
Price differences for the same asset across exchanges are captured with both sides of the trade held at once, keeping market direction out of the result.

III. **Liquidity provision**
Capital is supplied to deep, audited liquidity pools on major venues, earning trading fees while remaining redeemable on short notice.

IV. **Short-duration lending**
A measured portion is lent over-collateralised on established lending desks, with collateral ratios monitored daily by our risk team.

A standing reserve fund — held separately from trading allocations — covers timing differences between strategy income and plan maturities, so payouts do not depend on any single day's markets.

INVESTMENT PLANS

# Four terms, stated in full

Each plan pays one total return at maturity. The figure includes the principal — what is shown is what is received.

| PLAN | TOTAL RETURN | TERM | MINIMUM | MAXIMUM |
|---|---|---|---|---|
| **Onyx** | 118% | 10 days | $250 | $4,999 |
| **Jasper · Most held** | 145% | 25 days | $5,000 | $24,999 |
| **Sovereign** | 190% | 50 days | $25,000 | $99,999 |
| **Reserve Vault** | 260% | 90 days | $100,000 | $1,000,000 |

Terms begin the day a deposit confirms. At maturity the full amount — principal plus return — is credited to the member's balance, from where it can be withdrawn in full or placed into a new term.

FOR EXAMPLE

**$14,500** returned on a $10,000 Jasper deposit

| | |
|---|---|
| Deposit placed | $10,000 |
| Plan & term | Jasper · 25 days |
| Total return at maturity | 145% |
| Credited at maturity | $14,500 |
| Of which profit | $4,500 |



INVESTMENT PLANS · IN DETAIL

# The four terms, in detail

Each term is a complete plan in its own right. What follows is who each one is composed for, and exactly what a representative deposit returns. Every figure includes the principal.

## Onyx — 118%

THE FIRST TERM

Term **10 days** Deposit **$250 – $4,999** Payout **At maturity**

Composed for a first placement — short enough to learn the Reserve by experience rather than by reading. **Example:** $1,000 placed for 10 days returns **$1,180** at maturity, of which $180 is profit.

## Jasper — 145%

THE MOST HELD TERM

Term **25 days** Deposit **$5,000 – $24,999** Payout **At maturity**

The Reserve's core term, held by more members than any other — long enough for the allocations to work, short enough to stay flexible. **Example:** $10,000 placed for 25 days returns **$14,500** at maturity, of which $4,500 is profit.

## Sovereign — 190%

FOR LARGER BALANCES

Term **50 days** Deposit **$25,000 – $99,999** Payout **At maturity**

Composed for members compounding across quarters, who prefer one considered placement to a series of small ones. **Example:** $50,000 placed for 50 days returns **$95,000** at maturity, of which $45,000 is profit.

## Reserve Vault — 260%

THE FLAGSHIP TERM

Term **90 days** Deposit **$100,000 – $1,000,000** Payout **At maturity**

Treasury-scale placements, opened with the desk directly and reported on personally throughout the term. **Example:** $250,000 placed for 90 days returns **$650,000** at maturity, of which $400,000 is profit.

Terms may be held in any combination and in any number. A member holding Jasper and Sovereign side by side sees each term, its maturity date and its exact maturity amount separately in the member area.

GROWTH RECORD

# The Reserve, in numbers

Membership and matured deposits have grown every quarter since launch — steadily, and without a single missed maturity.






Cumulative deposits matured and paid, by quarter, since launch.

| MEASURE | 2024 | 2025 | 2026 YTD |
|---|---|---|---|
| New members | 2,610 | 4,180 | 3,010 |
| Deposits matured | $5.9M | $10.7M | $6.8M |
| Average plan held | Jasper | Jasper | Sovereign |
| Members renewing a term | 61% | 68% | 72% |

Figures are the platform's own operating record as published to members each quarter. They describe past operation and are not a promise of future results; plan terms are fixed at deposit and honoured as written.



PART II · SECURITY & CUSTODY

*"Custody is not a feature of the Reserve. It is the Reserve."*

COLD STORAGE · MULTI-SIGNATURE CONTROL · AUDITED QUARTERLY

SECURITY & CUSTODY

# Safeguards, in the open

A yield program is only as good as its custody. The Reserve's arrangements are published here in full, and summarised in every quarterly statement.



### Cold custody majority

The overwhelming share of member funds is held in offline, air-gapped cold wallets. Only settlement floats are kept online.

### Multi-signature control

No single person can move Reserve funds. Withdrawals above the daily float require signatures from multiple officers, in separate locations.

### Standing reserve fund

A separate fund, funded from desk income before any distribution, stands behind plan maturities and is reported on quarterly.

### Audited statements

Allocation and reserve figures are reviewed each quarter by an independent accounting firm, and summaries are published to all members.

## THE WITHDRAWAL PROTOCOL

I.

### Request & checks

Your request is checked against your whitelisted addresses and account security settings.

II.

### Multi-signature approval

Above the daily float, officers in separate locations each sign before anything can move.

III.

### Broadcast & confirm

The payment is broadcast, and the confirmation appears in your member area with its statement entry.

Member accounts are protected by two-factor authentication, withdrawal address whitelisting and full activity logs. The platform itself runs on DDoS-protected infrastructure with encrypted, geographically separated backups.

HOW IT WORKS

# From enrollment to maturity

DAY 0

### Open your account

Register with your name and email, and secure the account with two-factor authentication. Enrollment is open; no invitation is required.

DAY 0

### Place a deposit

Select a plan and send your deposit in any accepted method. Your term begins the moment the payment confirms on chain.

DURING THE TERM

### Your capital is allocated

The deposit joins the Reserve's allocations. Statements in your member area show the term's progress and the exact maturity amount from the first day.

MATURITY DAY

### The full amount is credited

Principal plus return lands in your balance automatically — no request, no form, no waiting period beyond the term itself.

AFTER MATURITY

### Withdraw or renew

Withdraw the full amount to your wallet, or place it into a new term — many members renew at a higher tier as their balance grows.

PAYMENT METHODS

- Bitcoin (BTC)
- Litecoin (LTC)
- Ethereum (ETH)
- Dogecoin (DOGE)
- Tron (TRX)
- BNB
- Tether USDT (TRC20)
- Tether USDT (ERC20)
- Tether USDT (BEP20)



THE RESERVE STANDARD

*Terms stated in full.*
*Statements without asking.*
*Maturities paid to the day.*

THREE PROMISES, KEPT SINCE THE FIRST TERM

MEMBER WORDS

# In their words, not ours



HW

*"I have held terms with four platforms. Obsidian is the only one whose brochure I could check against my statements line by line — and the only one that matched."*

H. WHITMORE · LONDON · SOVEREIGN MEMBER SINCE 2024

AS

*"The maturity amount was on my statement the day I deposited. Ninety days later it was in my balance to the cent. There is nothing more to ask of a program than that."*

A. SERRANO · MADRID · RESERVE VAULT MEMBER SINCE 2025

DK

*"Quiet is the right word for it. No noise, no pressure to upgrade, no surprises — the term ends, the money is there, and I decide what happens next."*

D. KELLER · ZURICH · JASPER MEMBER SINCE 2023

| 72% | 4.9 / 5 | 38 | $23.4M |
|---|---|---|---|
| MEMBERS RENEW A TERM | MEMBER RATING, 2026 SURVEY | COUNTRIES REPRESENTED | MATURED & PAID |

REFERRAL & PARTNERSHIP

# An introduction, rewarded properly

Members who introduce others to the Reserve are rewarded on every deposit those members place — for as long as they remain members, across three levels of introduction.

| LEVEL | WHO | COMMISSION | CREDITED |
|---|---|---|---|
| **Level 1** | Members you introduce directly | 10% | On deposit |
| **Level 2** | Members they introduce | 4% | On deposit |
| **Level 3** | The third tier of your network | 2% | On deposit |

*"Introductions are the Reserve's quietest growth — and its most rewarded."*

### No deposit required

Referral commission is earned whether or not you hold an active plan yourself. Your link and materials are waiting in the member area.

### Partner reporting

Clicks, registrations and deposits from your network appear in a dedicated partner report, updated in real time.

### Paid with every deposit

Commission is credited the moment a referred deposit confirms — including renewals, not just first deposits.

### Withdrawable from $25

Referral earnings collect in the same balance as plan payouts and withdraw under the same terms.

QUESTIONS

# Asked, and answered

**What exactly do I receive at maturity?**

The total return printed in your plan — for example 145% on Jasper — credited in full to your balance. The figure already includes your principal.

**Can I withdraw before the term ends?**

Terms are fixed by design; that is what allows the returns to be stated in advance. At maturity the full amount is yours to withdraw or renew, without conditions.

**How are the returns generated?**

Through the four allocations described in this brochure — staking rewards, market-neutral arbitrage, liquidity provision and short-duration lending — supported by a standing reserve fund.

**What is the minimum to begin?**

The Onyx plan begins at $250. Referral earnings can be collected with no deposit at all.

**How do I follow my term?**

Your member area shows the deposit, its maturity date and the exact maturity amount from day one, together with statements you can download at any time.

**Who can join?**

Enrollment is open to adults in most jurisdictions. Registration takes a few minutes and requires only a name and an email address.

WORDS WE USE

**Term**

The fixed number of days a deposit is placed for — 10, 25, 50 or 90 days, depending on the plan.

**Maturity**

The final day of a term, when the full amount — principal plus return — is credited to your balance.

**Principal**

Your original deposit. On the Reserve it is always included in the figure a plan promises.

**Allocation**

One of the income strategies member deposits are placed into — staking, arbitrage, liquidity or lending.

GETTING STARTED

# Begin with the term that fits

New members most often begin with Onyx or Jasper while they learn the platform, then move to Sovereign and the Reserve Vault as balances grow. There is no obligation to move up — every tier is a complete plan in its own right.

| $250 | 10 DAYS | 4 | 24 HRS |
| --- | --- | --- | --- |
| MINIMUM FIRST DEPOSIT | SHORTEST TERM | PLANS TO CHOOSE FROM | SUPPORT RESPONSE, LATEST |

Three things members tell us they value most: the maturity amount is known on day one; statements arrive without having to ask; and when a term ends, the money is simply there. That is the whole idea of the Reserve — a quiet, well-run program that does exactly what its brochure says.

**ENROLLMENT & THE MEMBER AREA**
obsidianreserve.com

**QUESTIONS BEFORE YOU BEGIN**
concierge@obsidianreserve.com

This brochure describes the Obsidian Reserve platform and its published plan terms for information purposes. Plan figures are the platform's stated terms at the time of printing; the terms shown in the member area at the moment of deposit are the terms that apply. Digital assets carry risk, and past operating figures do not guarantee future results. Please read the full terms on the website before depositing.