

AdaptaFi

ADAPTIVE FINANCE

Finance that adapts.

Adaptive Finance. Your custody.

Company presentation · November 2026

// PROBLEM

Liquidity takes constant manual work

For a liquidity position to receive rewards, someone has to keep doing three things.

Move the price range

When the price leaves the chosen range, the position stops receiving rewards until someone moves it.

Claim rewards

Rewards build up in the position and have to be claimed in a separate transaction.

Swap tokens

Rewards arrive in another token (AERO) and have to be swapped into what you want to hold.

// SOLUTION

An automated bot in your own account

Self-custody

Every user has a separate smart contract account (smart account), not a share of a common pool. Your wallet is the owner.

Automation

The bot moves the range, claims rewards, swaps them and sends them to your wallet.

On-chain transparency

Every deposit, bot operation and withdrawal is a transaction visible on BaseScan, the Base explorer.

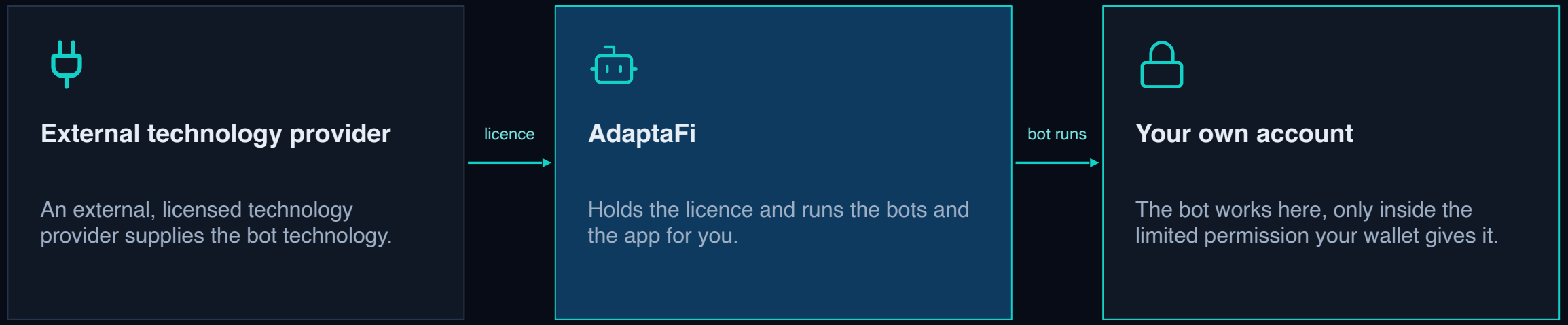
Adaptive

The price range of the position is adjusted to price moves.

> The position value moves with the BTC price, and rewards can shrink or stop.

// TECHNOLOGY

Bots supplied under licence by an external provider



The bot technology comes from an external company. AdaptaFi runs it under licence, inside your own account. Your funds stay in an account owned by your wallet.

The bots and the bot key are a point of trust; eve if the servers fail, the bot stops and funds stay in your account.

DeFi, Base, wallet and self-custody



DeFi

Decentralized finance: financial services on smart contracts (programs on a blockchain that run exactly as written), without a bank.

Example: swapping USDC for cbBTC directly in a smart contract.



Base

A Layer 2 blockchain on Ethereum, developed by Coinbase, with low fees and fast blocks.

Example: your AdaptaFi account, deposits and bot operations run on Base.



Wallet and self-custody

A wallet (e.g. MetaMask) holds your keys. Whoever holds the key holds control. A seed phrase (backup words for the key) is never shared with anyone.

Example: only your wallet can sign a deposit from your funds.

Two tokens: USDC and cbBTC

USDC

Stablecoin: a token designed to be worth 1 US dollar. Issuer: Circle.

Example: 1,000 USDC is meant to equal about 1,000 dollars.

cbBTC

A token on Base that follows the bitcoin price. Issuer: Coinbase.

Example: when BTC rises 5%, cbBTC also rises about 5%.

// BASICS 3 OF 3

DEX, AMM and liquidity pool



DEX: a decentralized exchange that runs on smart contracts.

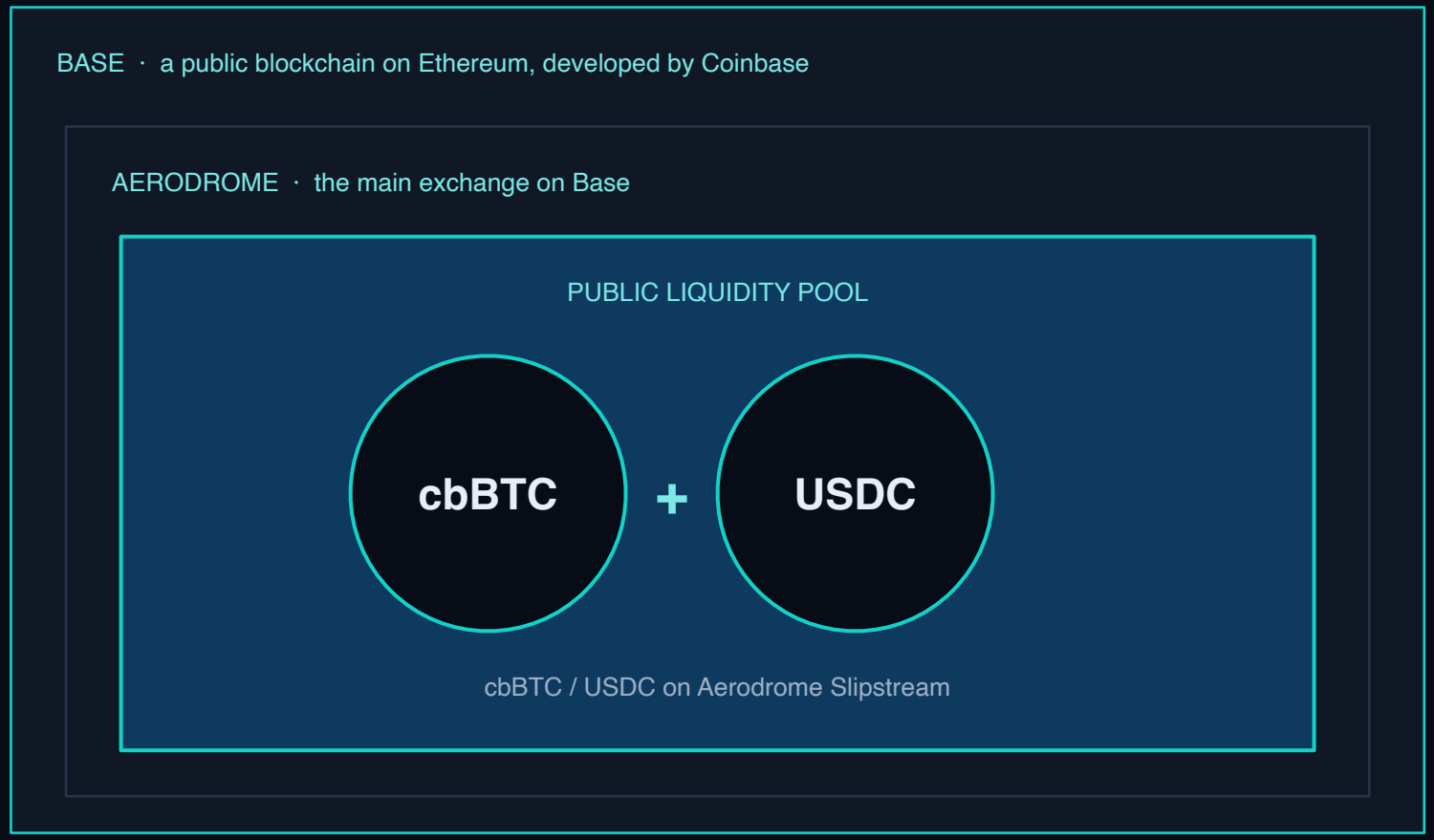
AMM (automated market maker): the pool sets the price, not an order book.

Liquidity pool: a pair of tokens in a contract that traders swap against.

Slippage: the difference between the expected and the executed price of a swap.

// WHERE IT HAPPENS

Public pools on Base, on the Aerodrome exchange



Public

Anyone can see these pools and use them. Every swap is a public transaction.

Not owned by AdaptaFi

AdaptaFi does not run the exchange or the pools. The bot provides liquidity to a public pool.

One pool today

The cbBTC/USDC pool on Aerodrome Slipstream, the concentrated liquidity version.

// LIQUIDITY PROVIDER

What a liquidity provider is paid for

Liquidity provider (LP): someone who supplies tokens to a pool so others can trade, and is paid for it. Their share is called an LP position.



Trading fees

Fees paid by traders on every swap. In a regular pool they go to LPs.

On Aerodrome, the trading fees of a position staked in a gauge go to veAERO voters (holders of locked AERO).



Emissions (liquidity mining)

Extra tokens a protocol pays LPs for providing liquidity.

On Aerodrome, a position staked in a gauge receives AERO emissions. The AdaptaFi bot claims these rewards.

> Rewards can shrink or stop, and the value of deposited tokens moves with the price.

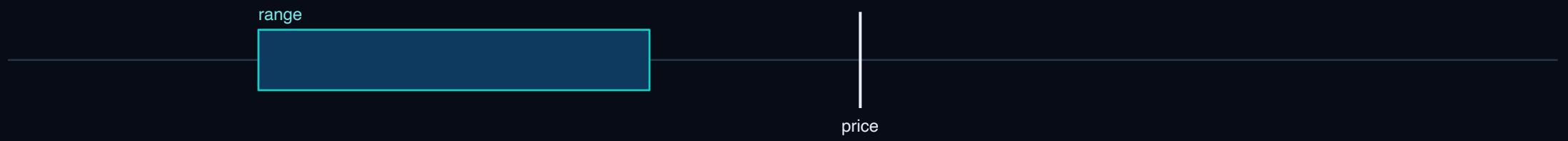
ILLUSTRATIVE EXAMPLE

You choose where your liquidity works

Concentrated liquidity: a narrower range gives higher rewards while the price stays inside, but it has to be moved more often. Outside the range the position receives no rewards. A tick is the smallest price step in the pool; range limits sit on ticks.

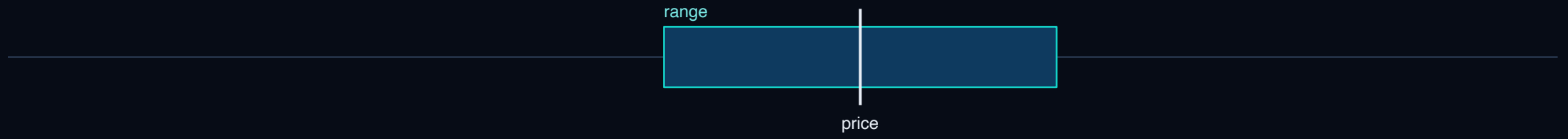
1 Price leaves the range

The BTC price rises above the upper limit. The position receives no rewards and holds only USDC.



2 The bot moves the range (rebalancing)

The bot moves the range around the new price so the position receives rewards again.



BTC price in USD (illustrative values, not to scale with real data)

// LIQUIDITY MINING ON AERODROME

The gauge pays AERO to staked positions

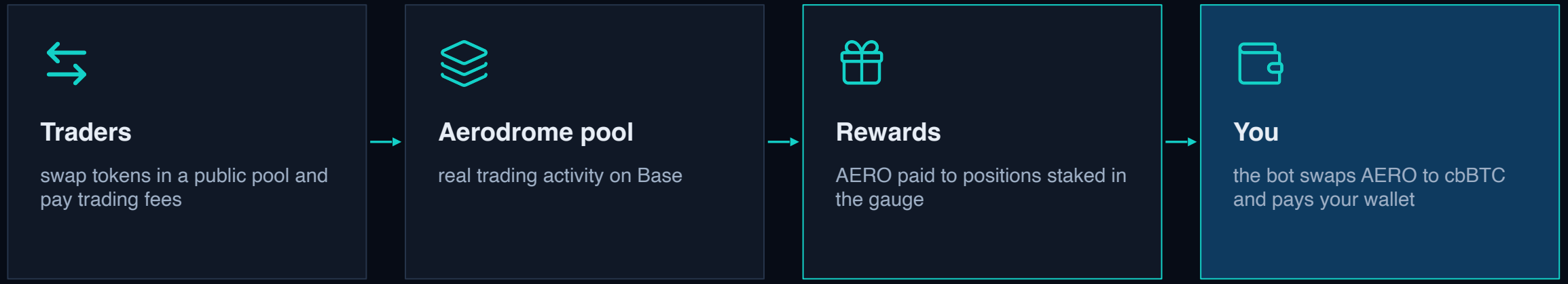


Aerodrome: the main exchange (DEX) on Base. Slipstream: its concentrated liquidity version.
AERO: the Aerodrome token. Emissions: new AERO paid by the protocol to staked positions.

> AERO emissions and the AERO price can fall, so rewards can shrink.

// WHERE THE REVENUE COMES FROM

Real trading activity pays real rewards



Each reward payout

70% to you, in cbBTC | **30% performance fee**

Positions staked in the gauge receive the AERO rewards. Their trading fees go to veAERO voters, the holders of locked AERO.

100% of the revenue comes from real liquidity mining. None of it comes from new deposits.

Rewards can shrink or stop; we show no reward figure because it cannot be predicted.

// NOT A PONZI

Returns do not come from new deposits

Ponzi model

New depositors put money in

↓

Their money pays earlier participants

↓

Collapses when new deposits slow down

AdaptaFi

Real swaps and rewards on a public exchange

↓

Rewards reach your own account

↓

Your deposit stays yours, in your own account

100% of revenue: real liquidity-mining fees and rewards. Never new deposits.

// HOW ADAPTAFI WORKS

Eight steps, from wallet to rewards

01

Connect wallet

e.g. MetaMask, on Base

02

Account created

a smart contract account owned by your wallet

03

Deposit USDC

one signature; the platform pays gas

04

Swap and open

part of the USDC to cbBTC and a position in range; about 20% of the deposit stays in USDC as a strategy reserve

05

Stake

the position in the gauge receives AERO rewards

06

Reward payout

AERO to cbBTC and to your wallet, after the 30% performance fee

07

Rebalancing

the price leaves the range, the bot moves the position

08

Close and withdraw

in the app without ETH; the emergency exit without the app needs about 0.0005 ETH

Every step relies on smart contracts and market prices; the position can lose value.

// EXAMPLE 2

ILLUSTRATIVE EXAMPLE

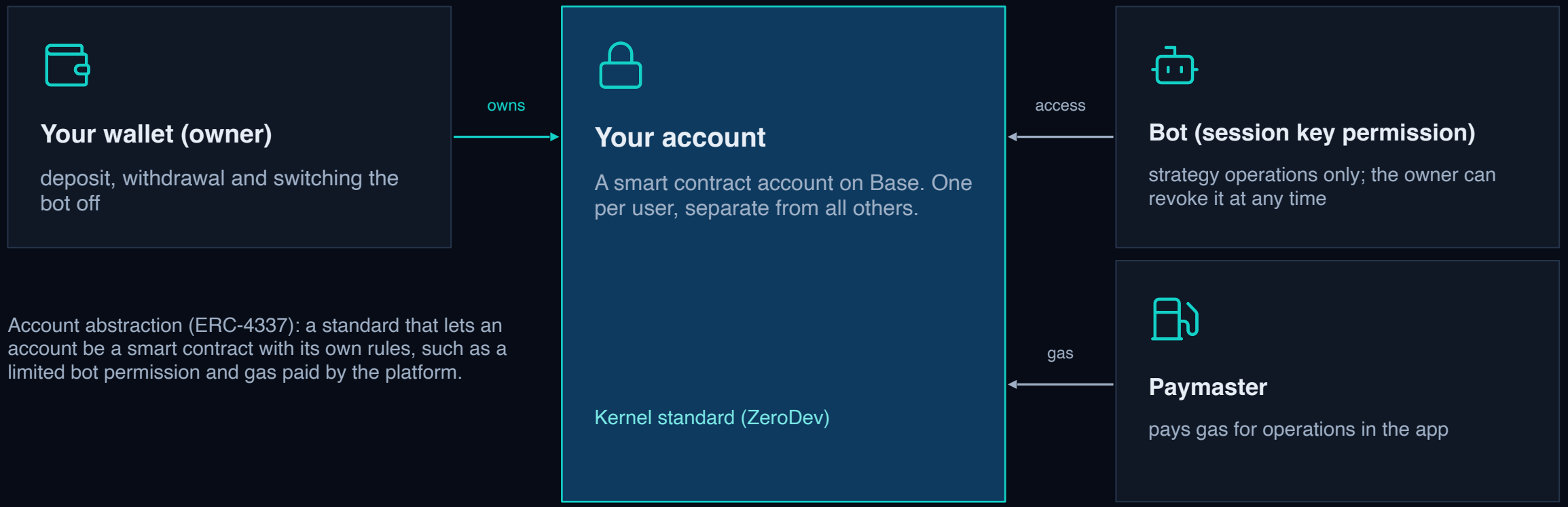
The path of 1,000 USDC



We give no reward amount because it cannot be predicted; the position value moves with the BTC price.

// YOUR ACCOUNT

Who controls what



Account abstraction (ERC-4337): a standard that lets an account be a smart contract with its own rules, such as a limited bot permission and gas paid by the platform.

// ACCOUNT CONTROL

Who can do what with your account

- Your wallet is the only owner of the account.
- The bot can only run strategy operations. It cannot send funds anywhere except your wallet.
- An on-chain guard checks every bot operation: own positions, one pool, price against the average (TWAP), limits on the number of operations and a daily fee limit.
- You can switch the bot off at any time, in the app or on BaseScan.
- The code is public and verified on BaseScan, and changes to AdaptaFi contracts wait 48 hours in a timelock.

The bot key remains a point of trust in the team. Details: adaptafi.com/docs/security.

The bot can

- Open and close the cbBTC/USDC position in the strategy pool
- Stake the position in the gauge and claim AERO
- Swap USDC, cbBTC and AERO; proceeds return to the account
- Take the performance fee
- Send rewards to your wallet

The bot cannot

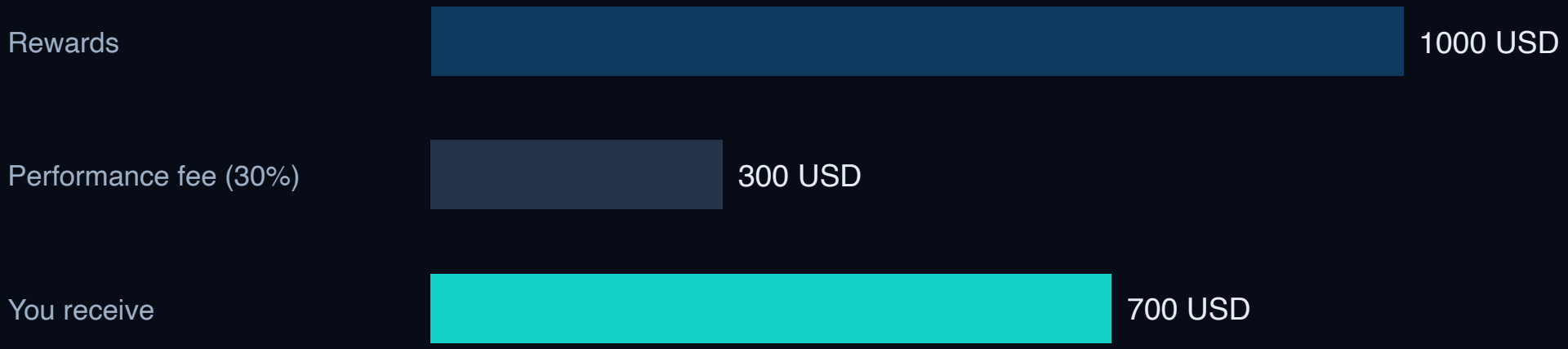
- Send USDC or cbBTC anywhere except your wallet
- Approve outside spending
- Transfer the position NFT
- Buy any token other than USDC and cbBTC
- Change the account code or touch your wallet

// EXAMPLE 3

ILLUSTRATIVE EXAMPLE

Rewards and the performance fee

The performance fee is 30% of rewards and is taken when rewards are paid out, not from your deposit.



Paid to your wallet in cbBTC.

> Rewards can shrink or stop, and the deposit itself can lose value.

// EXAMPLE 4

ILLUSTRATIVE EXAMPLE

Impermanent loss

The gap between the value of an LP position and simply holding the same tokens when the price moves.

Start: 1,000 USD, half in USDC and half in cbBTC. Then the BTC price rises 10%.

Holding 50/50

about 1,050 USD

500 USDC + cbBTC now worth 550 USD

LP position

about 1,049 USD

the pool sold some cbBTC as the price rose

Gap

about 1 USD in this full-range case. In a narrow range, like the one AdaptaFi uses, the same move can create a larger gap.

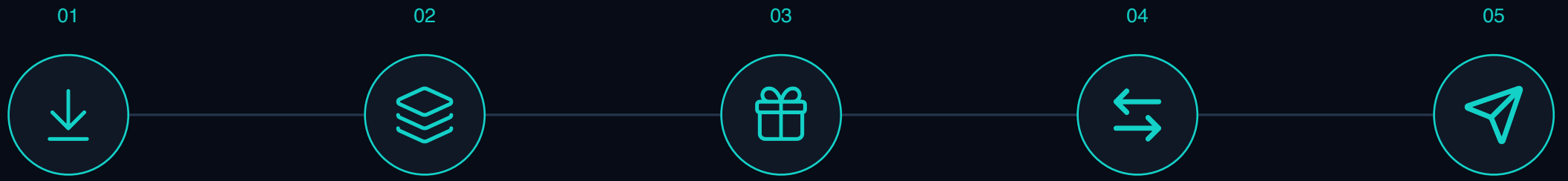
Rounded numbers. A full-range pool is used for simplicity.

> Rewards can partly offset this gap, but they may not.

// ON-CHAIN TRANSPARENCY

Every operation can be checked

All operations are linked to your account address. The account and its balances are public on the blockchain.



The contract code is verified and public on BaseScan.

// RISKS

What can go wrong

Market

The position value moves with the BTC price; so do rewards in cbBTC.

Impermanent loss and range

The position may receive no rewards for a while when the price is outside the range.

Tokens

cbBTC depends on Coinbase as the issuer; USDC on Circle.

Rewards

AERO emissions and the AERO price can fall, so rewards can shrink.

Operations

The bots come from an external provider; the bot, the bot key and the technical setup of the team may not work as intended. When the servers are down, the bot stops and funds stay in the account.

Providing liquidity carries risk. Not financial advice.

// PROJECT STAGE

Early access: what works today

Works today

Since 2 November 2026 the app runs in Early Access for beta testers. You can join through an invitation from a current user or with the "Ask for access" button in the app.

Since 12 November 2026 new accounts run with the on-chain guard; older accounts move to this version with one signature.

One strategy: the cbBTC/USDC bot on Aerodrome Slipstream.

Since 18 November Early Access is opened for selected marketers.

Brand directions

These are directions, not features that work today.

- Protocol
- Vaults
- Governance
- Community
- Private

// COMMUNITY AND LINKS

Where to find us

Website	adaptafi.com
App	app.adaptafi.com
Guide	adaptafi.com/docs
Discord	discord.gg/REt7EdSjWt
X	x.com/adapta_fi



Guide

adaptafi.com/docs

The team never messages you first and never asks for your seed phrase.

// SUMMARY

AdaptaFi in brief

Your control	A separate account on Base, owned by your wallet.
Licensed automation	Bots supplied by an external technology provider move the range, claim AERO and send rewards in cbBTC to your wallet.
Real revenue	100% from liquidity mining in public pools on Base (Aerodrome). Nothing is paid from new deposits.
Transparency	Every deposit, operation and withdrawal is visible on BaseScan.
Risk remains	Market, smart contract, token, reward, operational and regulatory risk.

Finance that adapts.

> Risk: providing liquidity carries risk; rewards can shrink or stop.

Glossary (1/5): A-B

Account abstraction (ERC-4337)

A standard that lets an account be a smart contract with its own rules. *Example: A bot permission and gas paid by the platform.*

AERO

The Aerodrome token, paid as emissions. *Example: The bot claims AERO from the gauge.*

Aerodrome

The main exchange (DEX) on Base. *Example: AdaptaFi positions sit in its cbBTC/USDC pool.*

AMM

Automated market maker: a token pool sets the price, not an order book. *Example: Buying cbBTC from the pool raises its price slightly.*

APR

Annual percentage rate: a simple yearly rate, without compounding. *Example: A term only; no value is given for AdaptaFi.*

APY

Annual percentage yield: a yearly rate that includes compounding. *Example: A term only; no value is given for AdaptaFi.*

Base

A Layer 2 blockchain on Ethereum by Coinbase: low fees, fast blocks. *Example: Your AdaptaFi account runs on Base.*

BaseScan

The Base blockchain explorer: a site that shows transactions and contract code. *Example: Every deposit to your account can be checked there.*

Blockchain

A shared public ledger of transactions. *Example: Every AdaptaFi deposit is recorded on Base.*

Bot permission (session key)

A permission with a limited scope, given to the bot. *Example: The owner can revoke it in the app or on BaseScan.*

Glossary (2/5): C-K

cbBTC

A token on Base that follows the BTC price, issued by Coinbase. *Example: Rewards are paid to your wallet in cbBTC.*

Concentrated liquidity

The LP picks a price range where liquidity works; outside it the position receives no rewards. *Example: A range of 74,970-76,484 USD per BTC.*

DeFi

Decentralized finance: financial services on smart contracts, without a bank in the middle. *Example: Swapping tokens on a DEX.*

DEX

A decentralized exchange that runs on smart contracts. *Example: Aerodrome.*

Emergency exit

Withdrawal without the app, on BaseScan or at adaptafi.com/docs/emergency-withdrawal. *Example: Needs about 0.0005 ETH on Base in the owner wallet.*

Emissions

New tokens a protocol pays to LPs. *Example: AERO paid to positions staked in a gauge.*

Gas

The fee for running a transaction on a blockchain. *Example: The platform pays gas for operations in the app.*

Gauge

A contract where an LP stakes a position to receive emissions. *Example: The AdaptaFi position is staked in the Aerodrome gauge.*

Impermanent loss

The gap between an LP position and simply holding the tokens after a price move. *Example: About 1 USD on 1,000 USD after a 10% price move in a full range; in a narrow range the gap can be larger (illustrative).*

Kernel

The smart contract account standard by ZeroDev that AdaptaFi accounts use. *Example: Uses ECDSA validation for the owner wallet.*

Glossary (3/5): L-R

Liquidity mining

A program where a protocol pays LPs extra tokens for providing liquidity. *Example: AERO rewards for a staked position.*

Liquidity pool

A pair of tokens in a contract that traders swap against. *Example: The cbBTC/USDC pool.*

Liquidity provider (LP)

Someone who supplies tokens to a pool so others can trade, and is paid for it. *Example: Your account, run by the bot.*

LP position

One LP's share in a pool; in Slipstream, an NFT with a price range and liquidity. *Example: The NFT staked in the gauge.*

On-chain guard

A contract that checks every bot operation: own positions, one pool, price against TWAP and limits. *Example: Active in accounts opened from 12 November 2026.*

Paymaster

A contract that pays gas on behalf of the user. *Example: The platform pays gas for operations in the app.*

Performance fee

30% of rewards. *Example: From 10 USD of rewards, 7 USD remains (illustrative).*

ProjectVault

The AdaptaFi contract that performance fees go through. *Example: Changes to AdaptaFi contracts wait 48 hours in a timelock.*

Range

The price limits of a position. *Example: Above the upper limit, the position holds only USDC.*

Glossary (4/5): R-S

Rebalancing

Moving a position to a new range after the price moves. *Example: The bot recentres the range on the new price.*

Safe (multisig wallet)

A wallet whose transactions need signatures from several people. *Example: The AdaptaFi Safe controls the timelock of AdaptaFi contracts.*

Seed phrase

Backup words that give control of a wallet. Never share it. *Example: The team will never ask for it.*

Self-custody

You hold the keys, so you hold control. *Example: Your wallet owns your AdaptaFi account.*

Slippage

The difference between the expected and the executed price of a swap. *Example: Larger swaps usually have more slippage.*

Slipstream

The concentrated liquidity version of Aerodrome. *Example: Positions there are NFTs.*

Smart account

A smart contract account: an account that is itself a smart contract. *Example: Your AdaptaFi account on Base.*

Smart contract

A program on a blockchain that runs exactly as written. *Example: The gauge, the pool and your account.*

Stablecoin

A token designed to hold a value of 1 US dollar. *Example: USDC.*

Glossary (5/5): T-W

Tick

The smallest price step in a pool; range limits sit on ticks. *Example: A range is set between two ticks.*

Timelock

A built-in delay before a change takes effect. *Example: 48 hours for changes to AdaptaFi contracts; controlled by the AdaptaFi Safe.*

Trading fees

Fees paid by traders on swaps. *Example: On Aerodrome, fees of staked positions go to veAERO voters.*

TVL

Total value locked: the total value of funds in a protocol. *Example: A term only; no figure is given here.*

TWAP (time-weighted average price)

A price averaged over a period of time. *Example: The guard compares each bot swap price with it.*

USDC

A stablecoin issued by Circle, designed to be worth 1 US dollar. *Example: You deposit USDC.*

USDC reserve

About 20% of each deposit that stays in the account in USDC. *Example: The bot uses it to buy cbBTC when the price drops 1-3.5%.*

veAERO

Locked AERO that gives voting rights on Aerodrome. *Example: Its holders receive the trading fees of staked positions.*

Wallet

An app that holds your keys and signs transactions. *Example: MetaMask.*