

# 1 Introduction

## 1.1 Welcome to Bonalix

Bonalix delivers the next generation of investment opportunities by introducing our users to the world's first decentralized exchange-traded funds (dETFs)

Our revolutionary funds harness the power of multiple assets across all major blockchains creating composability which is rebalanced using our propriety algorithms focusing on the risk parity principles. This approach to the way crypto investments are managed allows Bonalix to democratize the advantages and upside potential of a traditional hedge fund with the massive diversification of an index fund traditionally exclusive to a few, regardless of investment size or financial experience.

We are aware of the challenges in both time and resources that are required to identify and manage a large selection of crypto assets. Our goal is to provide simple, secure and effective portfolio management. In a volatile space with so much uncertainty, we remain committed to optimisation providing an intuitive and reliable platform for crypto enthusiasts and investors alike. We're excited to have you join us on this journey as we work to redefine the DeFi landscape. We believe that with Bonalix, every user has the opportunity to access optimized yield farming strategies, making the most out of their crypto assets.

#### 1.2 Our Vision and Mission

**Vision:** Bonalix envisions a truly inclusive, decentralized financial ecosystem where advanced yield farming strategies are accessible to Everyone, Everywhere.

**Mission:** Our mission at Bonalix is multifaceted, reflecting the vastness and complexity of the crypto world:

- Universal Access to DeFi: We strive to dismantle the barriers to entry in the DeFi sphere
  by crafting yield farming strategies that are intelligible and viable to all. Regardless of
  your level of crypto or technical proficiency, we provide the tools you need to actively
  participate and thrive.
- 2. **Simplification and Time Efficiency:** We automate the intricate, time-consuming processes linked to yield farming, such as asset allocation, rebalancing, and risk management. Our platform is built to shoulder the complexities of DeFi, so our users can deploy their strategies in a few clicks and focus on what matters most to them.
- 3. **Optimized Yield Farming Strategies:** At Bonalix, we integrate advanced financial models such as risk parity to smartly govern and optimize portfolios across an extensive range of assets and chains. This thoughtful approach enables users to maximize their potential earnings while managing risks effectively.
- 4. **Security as a Priority:** The security of user funds and personal information is paramount. We abide by the highest industry security standards and conduct regular audits to safeguard our community's assets and privacy.
- 5. **Transparency and Community Engagement:** We uphold a commitment to maintain open lines of communication with our community. Regular updates, solicited feedback,



- and shared decision-making contribute to a sense of collective ownership. Our ultimate goal is to transition into a Decentralized Autonomous Organization (DAO), reflecting our belief in collective governance.
- 6. Comprehensive Coverage: Our Parity product offers portfolio management across 100+ assets in multiple risk categories. This approach ensures a diverse and balanced strategy when yield farming, allowing our users to tailor their risk versus return in a way that best suits their personal financial goals.

## 1.3 The Concept: Alpha, Beta, Gamma, and Parity

Bonalix presents four distinct opportunities, each carefully tailored to accommodate varying risk profiles and investment goals. Our offerings - ALPHA, BETA, GAMMA, and PARITY - incorporate complex financial methodologies and state-of-the-art technology. Here's a closer look at each product:

#### **ALPHA**

Innovatively constructed for investors who favor aggressive growth strategies Alpha presents a robust proposition for higher potential returns, demanding a higher risk tolerance. It offers you an opportunity to amplify your yield potential while still adhering to the principles of risk parity, allowing you to manage risk and reward effectively. With Alpha, you're not just investing, you're strategically positioning your assets for potential substantial growth.

#### **BETA**

Intelligently crafted for those seeking a broad market exposure. Beta is the optimal solution for investors expecting high returns from investing on the overall market. With Beta, you will get a portfolio of blue-chip and emerging alt coins that can generate an outsized return in a bull market. As a defensive measure during the drawdown period, the portfolio will shift towards overweight in top-performing, battle-tested vaults to offer a higher return, all underpinned by the guiding principles of risk parity.

#### **GAMMA**

Specially designed for the cautious investor focusing on asset preservation. Analogous to the money market account in tradfi, Gamma provides a safe harbor for those seeking fixed income. This portfolio will contain mostly stablecoins, their equivalents or synthetic derivatives connected to real world assets (RWA) such as commodities. Therefore, Gamma aims to generate uncorrelated returns relative to the rest of the crypto indices.

#### PARITY 4



Personalized financial NFT that meets your risk preference. Parity offers the ultimate epitome of balanced, bespoke crypto portfolio. It aims to deliver an optimal risk-adjusted return while protecting your downside all based on your risk profile. Investing in Parity isn't just about buying a token; it's about aligning your crypto investments to a tried-and-true methodology that could make you money consistently through "all weathers" through both the bull and bear cycles based on your evolving risk tolerance.



Each product offers an optimal risk-reward balance tailored to your investment preferences. Investing in these products enables you to enjoy the benefits of diversification and yield farming without the necessity for continuous monitoring and rebalancing, thereby saving you valuable time and effort.

## 1.4 Our Unique Approach to Risk Management

At Bonalix, we are not just another DeFi platform. What sets us apart is our unique approach to risk management. We understand that risk is an inherent part of investing, but we also believe that it can be strategically managed to optimize returns. Here's how we do it:

### 1. Risk-Adjusted Strategies 🌼

Our products - ALPHA, BETA and GAMMA- each represent a different risk profile and provide various levels of market exposure. These risk-adjusted strategies allow you to choose a dETF that aligns with your risk tolerance and investment goals.

#### 2. Automated Rebalancing 🗟

Our advanced algorithm constantly monitors the performance of assets within each product and automatically rebalances the portfolio to maintain the targeted risk level. This ensures your investment stays in line with your chosen risk profile, without the need for you to constantly monitor and adjust your positions.

#### 3. Portfolio Diversification

We strongly believe in the power of diversification. Our PARITY product provides exposure to a wide range of assets across different risk profiles, further reducing the impact of any single asset's adverse performance on your overall portfolio.

#### 4. Security-First Approach 🚺

We place the utmost importance on the security of your assets. Our contracts have undergone rigorous security audits, and we have implemented strict internal security measures to ensure the integrity and safety of your investments.

Our approach to risk management is built on the belief that everyone should have access to the benefits of DeFi investing, without having to constantly worry about the potential risks. With Bonalix, you can rest assured knowing that your investments are being managed in a way that is consistent with your risk preferences and investment goals

# 1.5 Advantages of Using Bonalix

Bonalix introduces a transformative approach to decentralized finance, underpinned by its unique risk/return matrix. This powerful tool delivers diversified exposure to a basket of crypto assets, allowing users to maintain a balanced portfolio while capitalizing on potential growth



opportunities. This strategy inherently mitigates volatility risk, maximising the overall potential for returns. What truly sets Bonalix apart is its emphasis on usability and convenience. Designed with an intuitive, user-friendly interface, the platform simplifies the complexities of the crypto market, making it accessible to both novices and experienced investors. It presents sophisticated data in an easy-to-understand manner, enabling users to easily understand their investments.

Time-saving is at the heart of the Bonalix experience. The platform alleviates the need for constant portfolio monitoring and decision-making about buying or selling assets. Instead, Bonalix's team of experts conducts all the necessary quantitative research. This frees users from the time-consuming task of analyzing individual assets and market trends, letting them focus on what matters most to them.

Risk management is a key pillar of Bonalix. The platform carries out continuous rebalancing of assets every 24 hours based on asset volatility and correlations. This dynamic and adaptive investment strategy ensures that the risk/return balance is continually fine-tuned via our proprietary algorithms, responding to market changes in real time designed to weather the unpredictable landscape of crypto markets.

The introduction of Composable Liquid Staking Derivatives (LSD) is another noteworthy advantage of the Bonalix platform. This system enhances liquidity and flexibility by allowing users to stake their assets, thereby providing an additional income stream.

Further enhancing the platform's value proposition is the full collateralization of assets for instant lending. This feature opens up a wealth of opportunities for users to leverage their holdings for additional yield.

But the benefits of Bonalix extend beyond simply earning and staking. Every token holder is entitled to a share in the protocol's earnings, establishing a rewarding ecosystem that distributes value back to its community. This not only incentivizes participation in the platform but also helps foster a sense of ownership and shared success.

Last but certainly not least, Bonalix is governed by a DAO-driven community. This decentralized management and decision-making system ensures transparency, security, and inclusivity. It grants all participants an equal voice and encourages active participation in the platform's development and future direction. This focus on community governance underscores the project's commitment to democratizing finance and puts the power back into the hands of its users

# **Getting started**

#### 2.1 How to Connect Your Wallet

1. Visit the Website



Go to the Bonalix website at https://app.bonalix.com.

2. Click 'Connect Wallet'





On the top right corner of the page, you'll see a button that says 'Connect Wallet'. Click this button to start the process.

#### 3. Choose Your Wallet 💼

A pop-up window will appear showing a list of compatible Web3 wallets. Some of the most common ones include MetaMask, Trust Wallet, and WalletConnect. Choose the wallet that you have installed and set up on your device.

### 4. Follow the Prompts 📄

The platform will guide you through the rest of the process, which typically involves confirming that you want to connect your wallet to the website. The prompts will differ slightly depending on which wallet you're using.

## 5. Confirm Connection

Once you've followed all the prompts, your wallet should now be connected to Bonalix. You'll know the process is complete when you see your wallet address and balance displayed in the top right corner of the website.

Remember, never share your private keys or seed phrase with anyone, and only connect your wallet to trusted platforms like Bonalix.

#### 2.2 Overview of the Bonalix Interface

## 1. Homepage 🏠

The homepage at https://bonalix.com provides an introduction to Bonalix, its mission, vision, and unique approach to risk management. It also includes links to important resources and contact information.

#### 2. Connect Wallet Page 🔗

Accessible at app.bonalix.com, this page enables you to connect your Web3 wallet to Bonalix. It's simple and intuitive, guiding you through the process step by step.

#### 3. Product Pages: ALPHA, BETA, GAMMA, PARITY

These pages, accessible at app.bonalix.com/alpha, /beta, /gamma, and /parity respectively, provide detailed information about each product. Each page includes an introduction, a short video guide, and some basic FAQs. They also provide the option for users to deposit into the respective products.

#### 4. Deposit Page 💧

Found at app.bonalix.com/deposit, this page shows an overview of all four products. Users can choose which product they want to deposit into from here.

### 5. Summary Dashboard 📈



Accessible at app.bonalix.com/summary, this dashboard provides a summary of the total value locked (TVL) across all products. It also includes individual pages at /summary/alpha, /beta, /gamma, and /parity that show both global and user-specific information for each product.

Throughout the interface, there is a focus on user-friendly design and simplicity. The aim is to make it easy for both crypto natives and non-crypto natives to navigate the platform and manage their investments effectively and efficiently.

# 2.3 How to Deposit Funds

#### 1. Choose a Product

Start by visiting the product page of your choice, for example app.bonalix.com/alpha.

#### 2. Choose the Deposit Amount

Decide on the amount you wish to deposit and enter it in the provided field.

#### 3. Confirm the Deposit

Review your deposit details and confirm the transaction. Make sure to check the transaction fees and ensure you have enough balance in your wallet to cover them.

#### 4. Receive a Temporary NFT

Once the transaction is confirmed, you will receive a temporary NFT that serves as a receipt of your deposit. This NFT will exist in your wallet until the next rebalance, which can take up to 24 hours.

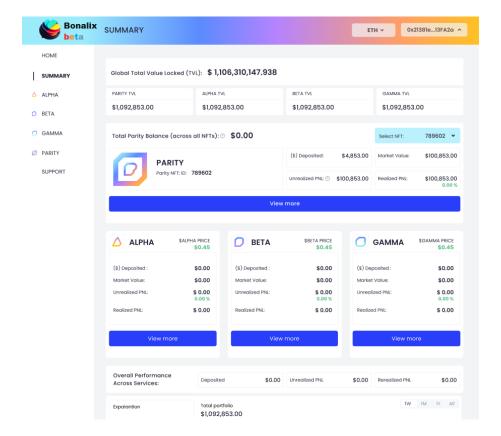
#### 5. Wait for Rebalancing

Your deposit will be added to the portfolio during the next rebalance. Once this happens, your temporary NFT will be burnt to signify that your position is now live. You can now view your investment on the dashboard summary.

# 2.4 Understanding Your Summary Dashboard

The Bonalix dashboard, found at app.bonalix.com/summary, is your personal command center, providing a comprehensive overview of your portfolio.





#### 1. Global Products Total Value Locked (TVL)

At the top of the dashboard, you'll see the total value locked (TVL) across all Bonalix products. This figure represents the overall amount of capital currently invested in Alpha, Beta, Gamma, and Parity.

#### 2. Your Portfolio Overview

The dashboard provides a clear view of your personal portfolio. Here, you can see the total value of your investments in each product, each product's TVL, and the overall performance of your investments.

#### 3. Individual Product Pages

For a more detailed view of each product, you can visit the individual product pages app.bonalix.com/summary/alpha, /beta, /gamma, and /parity. These pages provide insights into both the global TVL for that product and your personal portfolio.

In addition to these features, the dashboard also offers options to deposit more funds, withdraw your investments, or shift your capital within Parity. It's a powerful tool that puts you in control of your investments, enabling you to manage your portfolio with ease.

Remember, the Bonalix team is always here to help. If you have any questions or need further clarification, feel free to reach out to our support team.



# 3 BON token

### 3.1 Introduction to BON token

The BON Token will NOT be deployed when the project launches. We will monitor the landscape for the first 6 months before updating this section with more information.

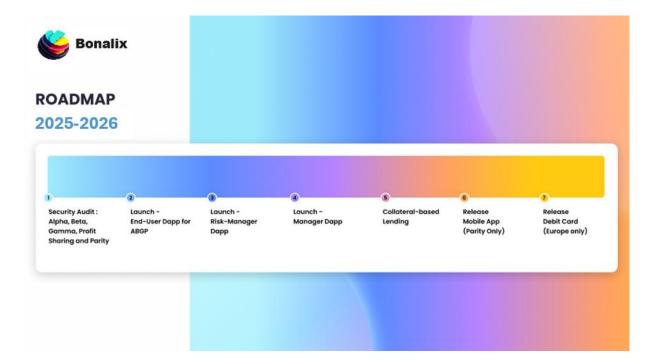
Until such time as the new token is issued, you will be able to use other tokens, on ETH and Binance chains, on the Bonalix dApps

# 4 What's Coming: Public Roadmap

At Bonalix, we believe in transparency and keeping our community informed about our plans and progress. Here is a glimpse into our upcoming plans and features on our public roadmap:

- 1. **Enhanced User Interface**: We're constantly working to make our platform more intuitive and user-friendly. Expect a series of updates focused on improving the user interface and experience.
- New dETF Additions: We will be continually evaluating and adding new dETF to our platform. These additions will provide our users with more opportunities and diversification options.
- 3. Advanced Portfolio Management Tools: We will introduce advanced tools for managing your portfolio more efficiently. These tools will provide deeper insights into your investments and help optimize your investing and yield farming strategies.
- 4. **Community Features**: We understand the power of community. We will be introducing new features to facilitate better communication, collaboration, and community-building within Bonalix.
- 5. **Educational Resources**: To help both seasoned and new users understand the dynamics of Crypto investing and yield farming, we will be creating comprehensive educational content and resources.
- 6. **Partnerships and Integrations**: We will be seeking strategic partnerships and integrations to further enhance the capabilities of Bonalix and offer more value to our users.





Please note that this roadmap is subject to change as we continually prioritize and adapt our plans to best serve our users and the broader community.

# 5 FAQS

# 5.1 Joining the Bonalix Community

The Bonalix community is vibrant, welcoming, and always ready to discuss the latest developments, answer questions, and help each other out. The best place to connect with the community and the Bonalix team is our X account and Telegram.

We can't wait to see you there!

# **5.2 Frequently asked questions**

Here are some of the most frequently asked questions about Bonalix. If you can't find the answer to your question here, please reach out to our support team or join the community discussion on our Telegram group.

**Q1: What is Bonalix?** Bonalix is a next-generation DeFi platform that simplifies yield farming by automating asset allocation, risk management, and rebalancing. Our platform offers the convenience and simplicity of a few clicks, while providing a professionally managed portfolio across 96 assets in 3 different risk classes.

**Q2:** How do I connect my Web 3.0 wallet to Bonalix? Please see our guide on 'How to Connect Your Web 3 Wallet' for detailed instructions.



**Q3:** What are Alpha, Beta, Gamma, and Parity? Alpha, Beta, and Gamma are our unique, risk-adjusted yield farming strategies. Parity is a balanced mix of all three strategies. Check out 'The Concept: Alpha, Beta, Gamma, and Parity' for more information.

**Q4:** How do I deposit funds into Bonalix? Check out our guide on 'How to Deposit Funds' for a step-by-step walkthrough.

**Q5:** What is the BON token? The BON token is the native utility token of Bonalix. It can be used for governance, staking, and accessing exclusive features on the platform. For more information, see 'Intro to BON Token'.

Note: It is not issued yet

Q6: How do I buy BON token? Token will be available in the Future

Note: It is not issued yet

**Q7: Where can I find the official links and social media for Bonalix?** You can find all our official links and social media handles in 'Official Links and Social Media'.

**Q8: How can I reach support?** You can reach our support team by visiting our knowledge base and submitting tickets at Bonalix Support

## 5.3 Glossary

- 1. **dETF (Decentralized Exchange-Traded Fund)**: A type of investment fund on a blockchain that tracks a specified basket of assets, similar to a traditional ETF.
- 2. **Web3**: The vision of a decentralized internet that leverages blockchain and peer-to-peer networking, allowing users to connect directly without intermediaries.
- 3. **DAO (Decentralized Autonomous Organization)**: An organization that is run by smart contracts on the blockchain, with decision-making processes that are open, transparent, and controlled by token holders.
- 4. **Smart Contract**: A computer protocol intended to digitally facilitate, verify, or enforce the negotiation or performance of a contract without a middleman. These transactions are trackable and irreversible.
- 5. **Staking**: The process of actively participating in transaction validation (similar to mining) on a proof-of-stake (PoS) blockchain. This usually involves holding onto a cryptocurrency and locking it in a wallet to support the network's operations.
- 6. **Liquidity**: The degree to which an asset or security can be quickly bought or sold in the market without affecting the asset's price.
- 7. **Liquidity Pool**: A smart contract that contains funds, providing liquidity for the decentralized exchange. Users can trade against the liquidity pool, and pool contributors earn fees for providing liquidity.



- 8. **DeFi (Decentralized Finance)**: An umbrella term for financial services on public blockchains, primarily Ethereum. Includes open lending protocols, insurance, derivatives, exchanges, and more.
- 9. **Rebase**: A rebase (or price-elastic) token is designed in a way that the circulating token supply adjusts (increases or decreases) automatically according to a token's price fluctuations. This expansion and contraction is what we call a rebase mechanism.
- 10. **Yield Farming**: The practice of staking or lending cryptocurrency assets in order to generate high returns or rewards in the form of additional cryptocurrency.
- 11. **dApp (Decentralized Application)**: An application that runs on a decentralized network, avoiding a single point of failure.
- 12. **Wallet**: A digital place where you can securely store your cryptocurrencies. Some wallets are physical devices, and others are software applications you can download.
- 13. **Tokenomics**: A study of the economic systems that can be created using blockchain tokens.
- 14. **Gas Fees**: The fee or pricing value required to successfully conduct a transaction or execute a contract on the Ethereum blockchain platform.
- 15. **Collateralization**: The process where a borrower pledges an asset as recourse to the lender in the event that the borrower defaults on the initial loan.
- 16. **Risk Parity**: An approach to investment portfolio management which focuses on the allocation of risk, usually defined as volatility, rather than the allocation of capital.
- 17. **LSD (Liquid Staking Derivative)**: A representation of staked tokens that remain liquid and can be used elsewhere in DeFi for additional yield opportunities.