



Welcome to 9M

Empowering users to achieve financial growth through AI

Disclaimer

- This information does not constitute financial advice.
- The content and materials presented are for educational purposes only.
- 9M is not regulated by any financial authority. Its authors are not licensed financial advisors and therefore are not qualified to provide financial advice.
- Always conduct your own research and seek independent financial advice when necessary.
- All investments carry risk and may go down as well as up in value.
- Never invest more than you can afford to lose.





9M – Company Overview

The AI That Knows How to Grow Your Money



9M: A Rising Star in FinTech

Who 9M is:

Founded in New York by former Goldman Sachs executives, Columbia University AI scientists, and top quant engineers.

Key Milestones:

- 2021: Left Wall Street to build 9M from scratch at WeWork.
- 2024: Partnered with Columbia AI Lab; launched 9M Intelligent Financial System.
- **21st May 2025: Official Launch of 9M.**

9M's Mission:

"Empower everyone with Wall Street–level AI investment capabilities."

What 9M Does:

- 24/7 autonomous decision-making, trading, and risk control.
- Integrating AI models, quant engines, and blockchain.
- Serving individuals, institutions, and digital asset investors.



Artificial Intelligence Laboratory at Columbia University

Human-AI Navigation (HAN) Lab at MIT

Known as "Your Wall Street–grade AI Financial Assistant"



NovaMind™ =
Convergence of two disruptive trends: Digital Assets + AI

9M Core Engine: NovaMind™

About NovaMind™

- It has been in development since 2021. It is **9M's proprietary AI engine**, built on Financial LLMs and trained in real-world finance.
- It powers the first AI-led asset management system — where AI doesn't assist decisions, it makes them.
- NovaMind™ autonomously designs, optimises, and validates strategies for the future of wealth creation.



“NovaMind™ - The Mind Behind the Money”

How Do They Make Money with NovaMind™?

- NovaMind™ provides intelligent, high-efficiency financial advisory and execution.
- It analyzes over 150 financial markets in real time.
- It processes up to 3,000 news reports every second.
- It makes portfolio decisions in just 0.8 milliseconds — nearly 100,000 times faster than any human trader.
- It allocates assets and manages risk across more than 1,000 crypto assets.



Core Leadership Team

Chris Chang - 9M CEO

- Chris Chang is a self-made entrepreneur and visionary investor with a strong track record of building and scaling cross-industry ventures.
- In 2009, he founded an LED manufacturing company serving Fortune 500 clients, the U.S. government, and military sectors - leading it to a successful NASDAQ listing in 2012.
- As CEO of 9M, Chris brings deep business acumen and bold innovation to the AI-powered investment space, shaping a new ecosystem at the intersection of finance and technology.
- His diverse portfolio spans investments in Scottish whisky brands and Hollywood film financing, reflecting a keen eye for high-impact opportunities.



Global Presence

New York
Headquarters



Global strategy hub — AI modeling, investment research, leadership (53 team members).

Los Angeles
AI Data Center



North America operations — user growth, marketing, support (11 team members).



Singapore
Operations Center



Asia center — compliance, data analysis, growth strategy (13 team members).



Hong Kong
Operations Center



Hong Kong & Greater China base — client relations, investment advisory (9 team members).

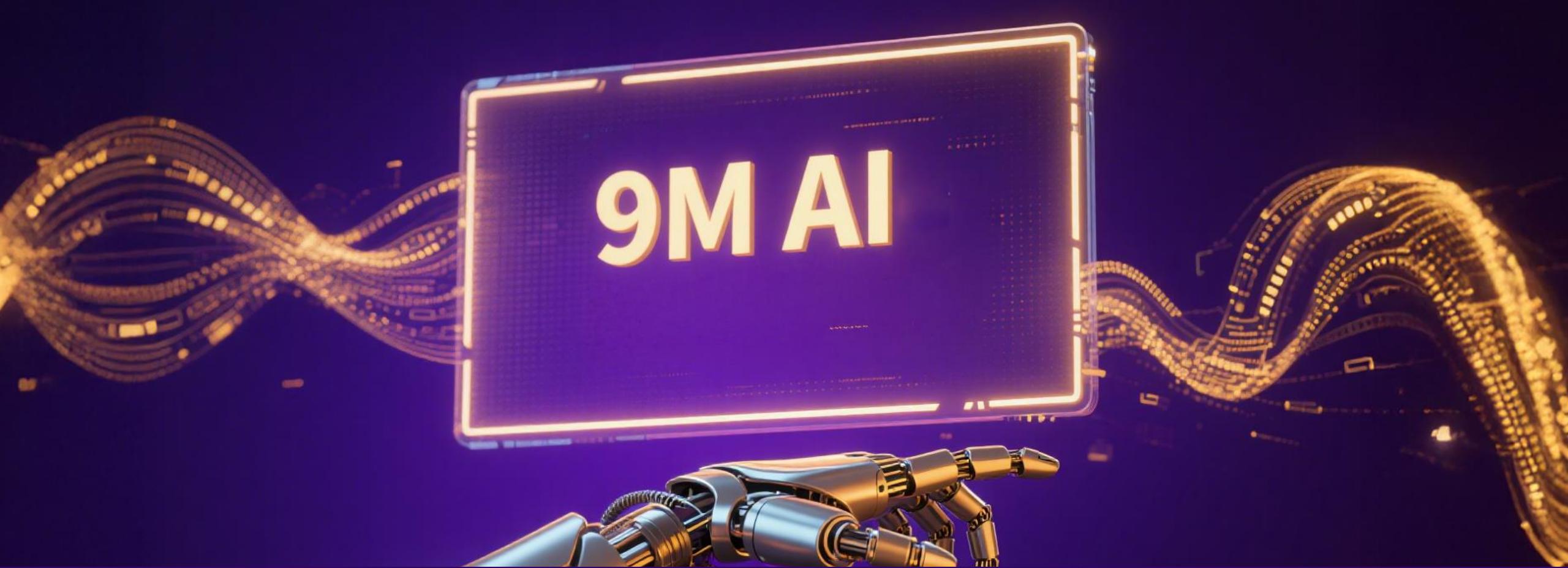


Dubai
(Planned)



MENA hub under development — partnerships, localisation, compliance.





9M Rewards System Overview

Building a Long-Term Win-Win Ecosystem



9M Strategy Fund

1. Dual-Asset No Loss Mining – USDM

- **Asset Allocation:** 70% USDT + 30% major crypto currency (including BTC, ETH, etc).
Note: You can also stake 100% in USDT.
- **Reward Token:** USDM (1:1 pegged to USDT)

Term	Gross Daily Yield	Daily Reward Rate*
7 days	0.80%	0.36%
30 days	1.00%	0.45%
90 days	1.20%	0.54%
180 days	1.40%	0.63%
360 days	1.60%	0.72%

* User Investment Return: 45%



Strategy Fund - Revenue Example

Term	Daily Reward	Total Rewards Earned (withdrawable daily)	Total Return by End of Term
7 days	$1,000 \times 0.36\% = 3.60 \text{ USDT}$	Earn 25.20 USDT	1,025.20 USDT
30 days	$1,000 \times 0.45\% = 4.50 \text{ USDT}$	Earn 135.00 USDT	1,135.00 USDT
90 days	$1,000 \times 0.54\% = 5.40 \text{ USDT}$	Earn 486.00 USDT	1,486.00 USDT
180 days	$1,000 \times 0.63\% = 6.30 \text{ USDT}$	Earn 1,134.00 USDT	2,134.00 USDT
360 days	$1,000 \times 0.72\% = 7.20 \text{ USDT}$	Earn 2,592.00 USDT	3,592.00 USDT

Estimated Annualized Yield

* Rewards paid in USDM (1:1 pegged to USDT)

Strategy Fund Details

1. Dual-Asset No Loss Mining – USDM

- Upon maturity, users can redeem their original dual assets (USDT + major crypto) with no loss.
- The USDM earned is pegged 1:1 to USDT and can be redeemed for USDT at any time. However, USDT cannot be converted back into USDM.
- A 5% withdrawal fee will be charged when claiming rewards.



9M Stable Fund

2. Dual-Asset No Loss Mining – 9MC

- Asset Allocation: 70% USDT + 30% USDM
- Reward Token: 9MC

Term	Gross Daily Yield	Daily Reward Rate*
30 days	1.30%	0.58%
90 days	1.50%	0.67%
180 days	1.70%	0.76%
360 days	1.90%	0.85%

* User Investment Return: 45%



Stable Fund - Revenue Example

Term	Daily Reward	Total Rewards Earned (withdrawable daily)	Total Return by End of Term
30 days	$1,000 \times 0.58\% = 5.80 \text{ USDT}$	Earn 174.00 USDT	1,174.00 USDT
90 days	$1,000 \times 0.67\% = 6.70 \text{ USDT}$	Earn 603.00 USDT	1,603.00 USDT
180 days	$1,000 \times 0.76\% = 7.60 \text{ USDT}$	Earn 1,368.00 USDT	2,368.00 USDT
360 days	$1,000 \times 0.855\% = 8.55 \text{ USDT}$	Earn, 3,078.00 USDT	4,078.00 USDT

* User Investment Return: 45% of Total Yield

* Rewards are paid in **9MC** – the value of this token can rise and fall:

Stable Fund Details

2. Dual-Asset No Loss Mining – 9MC

- Upon maturity, users can redeem the full value of their original assets (USDT + USDM) with no loss.
- Staking rewards are distributed in **9MC**.
- 5% withdrawal fee applies when claiming rewards.



Operational Guidelines for 9M Funds

Fee Type	Profit Distribution
Management Fee	5%
* = User Investment Return	45%
Platform Dividend (VIP Pool)	50%

Fund Structure:

- Fixed investment cycles: 7 / 30 / 90 / 180 / 360 days
- Returns are calculated and paid every 24 hours

VIP Rewards:

- 50% of the Gross Daily Yield goes to the VIP Pool
- Increase VIP Level = Higher Rewards



VIP Rewards (Optional)

Advance VIP ranks by growing your team.

Requirements:

- ✓ Personal investment - Minimum 100 USDT
- ✓ Refer ≥ 1 active user

Referral Bonus:

Up to 10% Direct Referral Bonus (L1 Profit)
V0 = 10%, V1 = 7.5%, V2 = 5%, V3-V9 = 0%

Team Rewards:

Earn the **percentage difference** between your VIP tier and your team's VIP tiers.



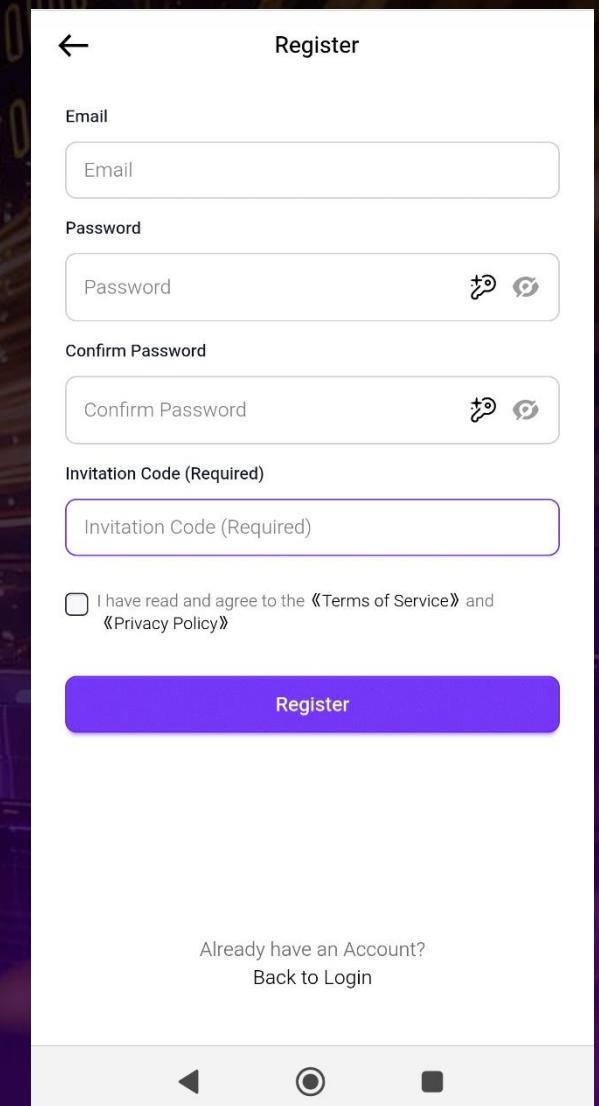
VIP Rewards (Optional)

VIP Level	Team Requirement	Reward (from total team fund)
VIP 0	-	-
VIP 1	≥ 3,000 USDT	20%
VIP 2	≥ 10,000 USDT + 2 VIP 1	30%
VIP 3	≥ 30,000 USDT + 2 VIP 2	40%
VIP 4	≥ 100,000 USDT + 2 VIP 3	50%
VIP 5	≥ 300,000 USDT + 2 VIP 4	60%
VIP 6	≥ 1,000,000 USDT + 2 VIP 5	70%
VIP 7	≥ 3,000,000 USDT + 2 VIP 6	80%
VIP 8	≥ 10,000,000 USDT + 2 VIP 7	90%
VIP 9	≥ 30,000,000 USDT + 2 VIP 8	100%



Getting Started

1. Go to: www.9mc.org (website) and/or <https://app.9mc.org/sebv/en/>
2. Enter an Email, Password, your Sponsor's Invitation Code, and tick the box.
3. Then press **REGISTER**.



Register

Email

Email

Password

Confirm Password

Invitation Code (Required)

Invitation Code (Required)

I have read and agree to the «Terms of Service» and «Privacy Policy»

Register

Already have an Account?
Back to Login

Just Two Questions

1. How much?

Min. 70% USDT + 30% Major Crypto
USDT 100 Minimum - No Maximum.

Note: You can also stake 100% in USDT

2. For how long?

7, 30, 90, **180, or 360** days

REMINDER: Never invest more than you can afford to lose.





Stop funding financial institutions.
Start funding yourself.

Track your Earnings - Daily

The Excel Spreadsheet designed by this team helps you to track your daily income.

