

HRIH Investments Heridity CyberAssets & CyberHedge Fund Tokens ICO  
WhitePaper



**White Paper**  
**Version 1.0 – Product Line and Road Map**  
**September 2018**

**Date of Revision 09/02/18 Company Registration Number 2015 / 036585 / 07**

We have tested all products and guarantee 100% operability and functionality. We ensure that all risks had been assessed and counter acted, though risks still exist in the products due to market volatility. We can not influence asset / market performance. Do not invest money that you can not afford to lose. The FCSA does not regulate cryptocurrencies nor issue FSP licenses to cryptocurrency businesses.

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**A decentralised business that offer CyberAsset,  
CyberHedge Fund Investments and AI banking beyond the  
expectations of reality through shear financial genius**

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## EXECUTIVE SUMMARY

HRIH Investments' Vision is to create a world connected by cryptocurrencies, allowing real-time banking, trading, mining and conversion from digital assets to fiat currency via our mobile or internet banking platform. HRIH Investments began building its blockchain products on the Waves platform and began testing new business and application suites around the apps it sought to develop after completing a successful token sale. This whitepaper is designed to give the user an understanding of the network, ecosystem, & product line envisioned by HRIH Investments.

**We developed and offer you Heridity, pure financial genius  
in a world of financial turmoil.**

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**INTRODUCTION**

Today we find that there are many cryptocurrency ~ fiat currency management companies that offer services for the management, trading / investing and even saving of cryptocurrencies, many of them scams or not even paying as well as they promised with bad performing tokens. What we aim to deliver and improve on is not just another platform with a promise to improve or deliver services that will increase your invested capital, we aim to explain and illustrate to you the services and offers we have in place to market our mission and vision to you, the prospective client.

**The new development of technology has had massive impact on the financial services industry and has introduced new uses and applications for blockchain and application / product development.**

Many of you found that a good number of these companies were scams that ran off with the ICO generated funds and never delivered, we on the other hand offer a guarantee of authenticity and legal assurance that the funds we generate will be used 100% to achieve the milestones aimed for to deliver the services we are about to explain to you in detail.

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Most people do not have enough information or even the means to check whether an ICO is legal or just a scam, we have done everything necessary to ensure you that we are legal with evidence of that should you require it.

We are the only decentralised company in the world who's Tokens will be traded on crypto exchanges. A company that does diamond mining, run a crypto mining warehouse, a cryptocurrency exchange, a cryptocurrency ~ fiat currency bank and essentially a business that will improve the Kimberley Certification Process (Diamonds) by using blockchain. We embarked on the journey of resolving the problem cryptocurrency users have with saving their earnings, business such as mining companies and exchanges have with obtaining bank accounts and / or even withdrawing their funds from their existing bank accounts.

The use and application of new technological opportunities has created new demands and ventures, however, regulatory stipulation and authorisation still remained unresolved, an issue we managed to resolve.

What we (will) offer is a solution to all of these problems, a resolution so definite, no one will want to turn us down and buy our tokens, for what we offer is with more than any other single company has ever generated in a single ICO, not to mention generate in annual returns, thus saying, a token investment that will increase in value that is faster than that of Bitcoin, yet be able to secure its value and not crash as was the case with Bitcoin, Ethereum, LiteCoin, Ripple,

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DashCoin and Zcash some of the more well know and high return investment options.

Imagine a real change in the banking sector, the consolidation of the two main currencies in the world has never been easier, more legal, or secure that is what we are about to Token with you.

This is the first company in the world whose Tokens have real buying power. Clients can load our Tokens onto their debit cards and literally spend them as cash at any of the +36b million point of sale worldwide in over 200 countries. This will make us the first truly decentralised company which means that our Token price will increase exponentially making our token a commodity that will outperform even major cryptocurrencies such as Bitcoin and Ethereum to name a few. We have truly created a product that serve the client and holder with more benefits than they bargained for and will rapidly become a market leader and benchmark for many companies in the world.

**Our team is going to develop an AI driven smart banking platforms that works for you managing your accounts for with the ability to learn as you bank.**

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**Imagine a bank account that invests designated funds in  
user indicated markets and moves it to maximize  
profitability and protects it from losses.**

**A mining contract that invests in assets and trades mined  
cryptos to deliver maximum profitability, all is possible with  
AI and blockchain implementation to make it all possible.**

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**BACKGROUND / PROBLEM STATEMENT**

Presently we find the world in a difference especially the bridge between fiat and cryptocurrencies.

**We aim to change cryptocurrency / fiat banking and blockchain applications with our business operation as a whole.**

From cryptocurrency mining, banking and diamond mining we will reconcile and stimulate the demands of both sectors of the financial industry.

Bringing the financial world to individuals, companies and exchanges that frequently are denied by conventional banking institutes / banks we will change their situation and assist them by offering normal banking services, mining operations (both crypto and conventional) a fully operational crypto / fiat exchange that offers trading and investment services and artificial intelligence system that will help users maximise their investment capital through intelligent operations, be it fiat or crypto.

Being conceded by the South African Financial Services Board we will are the only cryptocurrency company in South Africa that is approved by the financial

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We spent three years investigating, testing and negotiating with service deliverers before we started the ICO and even then did not stop to seek the best service deliverers to help us achieve our goals by giving you the best that we can find in the industries of interest.

Some of the problems we address are mentioned here above. The difficulty for fiat and cryptocurrencies to be reconciled in a single banking system is one of them. The other is an exchange that can allow the buy and sell of of cryptocurrencies and precious metals / stones in a single environment. In certain countries it has become difficult for companies, cryptocurrency holders and miners / traders to exchangers to exchange or even invest their assets in a safe, trustworthy environment, or even operate as a whole due to restrictions applied to their local industries. We offer an opportunity for all interested parties to deal and trade in a secure financial regulator approved environment as we are fully audited and assessed business, internally and external by an independently approved business that is also approved and registered with and regulated by the South African Services Board (FCSA).

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We offer diamond mining companies to trade their raw diamond via our platform, making it easier for them to capitalise from our system by exchanging through our exchange and banking platform, thus essentially giving the mining companies the power to sell their product for their desired price and simultaneously improve the Kimberley Process as we'll only deal with Kimberley Process approved mining companies and buyers / traders. We thus create an environment where the price and value of diamonds will increase and everyone can benefit. By listing their diamonds on our banking platform as tradeable assets anyone that has been approved by our system can buy / sell their diamonds via our system. By using KYC process we can track and trace all diamonds that had been purchased or traded via blockchain on our platform. Mining companies will be able to use their mined diamonds as collateral to obtain tokens which they can trade on the exchange in order to generate extra venue in the case of them not being able to sell their raw diamonds in time to generate profits. This is beneficial especially the small mining companies that in countries such as South Africa.

With the fluctuation of major cryptocurrencies such as Bitcoin and Ethereum the losses investors experienced, we are developing a system that will secure their investments by helping them experience less volatility and making their investments more resilient to risk. Even though volatility and risk can exist and the platform or products are not entirely risk free it control with our innovation and system.

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We have worked hard and found a way to stabilise the market value of our token through sheer financial genius and innovative thinking. We are still looking into a method to patent the concept which will truly establish Heridity as an intellectual property and intellectual genius. We will release bi annual financial reports which will illustrate the state of investments as well as the financial position of the business. This has a direct influence into the market value of the tokens as well and the stability of the token price on the exchanges. With this information we set a standard and bar for token value across various exchanges which will actually determine the true value of the token unlike the current situation with all other cryptocurrencies. We thus protect the investors as well as guarantee market value of tokens for aspiring investors.

### **A list of standard claims about bitcoin**

- Bitcoin is overvalued.
- Bitcoin will challenge the predominant role of the USD.
- Bitcoin will be dead as soon as the regulators intervene.
- Bitcoin will be dead soon.
- The bitcoin community is hostile to banks.
- The bitcoin system will make traditional payment services obsolete. There is a set supply of bitcoin.
- Bitcoin transactions and bitcoin users are anonymous.

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With our investment program we address the questions above and can even give more value to bitcoin through innovative management of investments and cryptocurrencies. We have worked hard and done extensive research to deliver programs and options that protect client investments while increasing their capital value without significant increase in risk.

### **Standard valuation approaches for assets**

Let's assume that bitcoin was an investment asset. Economists regard assets as overvalued if the market price significantly exceeds the fair price. The fair price is usually calculated with the help of (discounted) future payment flows or relative prices. Bitcoin does not offer future payment flows. It is not possible to determine a present value, as in the case of, say, let apartments or dividendpaying stocks. Relative prices, the second common valuation criterion, may point to an overvaluation if they are unusually high compared to either their historical level or to prices in other sectors, regions or countries. For example, if we consider residential property, we compare house prices to rent income, or if we consider equities, we compare market capitalisation to the relevant company's earnings. Once again, there is no benchmark to which the bitcoin price may be compared.

We have as mentioned found an innovative manner to apply standard valuation to our assets thereby ensuring investors' capital from market losses (though theoretically it should not occur based on test evaluations done with real time

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper actual investments over a 12 month period), thereby creating market valuation determination on the exchanges as all fund statements will be audited by an external company ensuring accurate and realistic true market values of all tokens.

We also provide clients the opportunity to have instant access to funds through our online banking platform, mobile app, exchange and debit card facility, which means 24/7 access to funds and investments. We thus address the access to funds problem, where clients fundamentally have been restricted from accessing their funds or even the ability to make investments or even to purchase cryptocurrencies with their credit cards, we will change that by allowing those transactions on our systems, help them money by keeping transaction fees low and offer services such as crypto / fiat conversions for easy withdrawals and / or investments.

We will assist governments with funding, investments and banking services. People who previously had no access to banking services whom according to statistics amount to about 2 billion people. In Africa there is a great market for cryptocurrency banking and investing. Countries such as China and South Korea will also benefit from as their people will be able to invest in cryptocurrencies using banking platform without the complications their cryptocurrency related businesses had experienced in the past 12 months. We can assure this as our company carries the approval of a well known and respected financial regulator.

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HRIH Investments will give them the freedom to invest in cryptocurrencies as if they are investing in offshore accounts.

Cryptobonds will governments can earn substantial interest on their investments, or even invest in our various products to ultimately improve their financial positions where they may have been refused funding or financial aid, we will be able to assist them given that they agree to our Terms of Service.

**HRIH Investments is the world's first decentralised cryptocurrencies reserve bank to operate in the world** with its head office being in Swellendam, South Africa.

The South African FCSA is renowned for its successful anti-corruption, money laundering and fraud investigation success and monitoring. This makes SA a perfect location for a cryptocurrency banking since the same authority gave us 100% support and concedence given that we operate within the SARBs legal framework for cryptocurrencies, their rules and regulations and are tax compliant. We therefore enjoy the freedom of operation with legal authorisation in accordance to the regulations made public by the South African Reserve Bank. Our banking licence will be obtained from the FCSA which will be FAIS compliant as we will also be trading in fiat currencies on our platform.

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We offer an **all in one platform** for customers to access their accounts on in different banks but linking with them and cryptocurrency wallets including currencies via a single platform. By having an HRIH Investments Multi Asset Account clients will be able to operate all their investments. This will save users the pain of opening and managing multiple accounts on different platforms which can be costly not to mention a great security risk. The first phase of the ICO will be to offer CyberAsset Investments both during and after the ICO as the infrastructure for these products already exist.

Diamonds traders, companies and individuals may not even have the means to purchase gold, diamonds or platinum at the best prices, we will make it possible for them to purchase and / or invest in these assets which is done by us centralising these services.

Technological and operational facilities of our platform will be fully built to support customer needs where customers can pay full attention to their personal or business expertise and benefit from highly digital and cost effective solutions when it comes to payments and transaction management. Our clients will have opportunity to easily scale up their business using our infrastructure and business model. Our system will show users and clients how to maximise cryptocurrency investments and savings the smart and most profitable way in the world.

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For more information on this ICO or its associative products being marketed as  
“Alternative ICO CyberAsset Sales” please read the documents:

- Principals and Practices of the Financial Management of HRIH Investments' Heridity Cyber Asset Products.
- CyberAsset Securities for Financial Wellness
- Financial Products Information

All documents are available on our websites or on request via our WhatsApp group.

## Helping developing countries, businesses and individuals

With our system, countries will be able to borrow funding, invest in our services, trade multiple assets / currencies and obtain investments that may otherwise have been impossible to obtain or even sustain due to exuberantly high interest rates repayments. We assist in eradicating these problems by offering services and products such as integrated cryptocurrency mining to increase the client's revenue and reduce their repayments thereby. We also offer lucrative bonus interest rates to all investment / savings accounts capital by offering cryptocurrencies as interest on their investments. Hence clients will receive double the interest paid to their accounts.

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We will write specific investment products for account holders to expand our range of services which will be online and active from quarter two 2019.

You've already provided a succinct description of the most impactful solutions in the Abstract, as well as an overview of these solutions in the Introduction. This section provides the opportunity to go into the specifics of the solutions.

The Heridity token is the only investment asset that can guarantee a 150% annual return to all investors. Clients who purchase the tokens will receive indefinite profits. For each purchase we will issue an investment on those tokens. Since client details will be kept on file we will upon maturity of the investment, buy our tokens back from you for the value of the total return calculated in our financial calculator. The added benefit is that the remainder of the tokens will be sold on exchanges and given that we have received an "x" value for the tokens, marked the softcap we will sell them to boost returns. We guarantee an annual growth of 150%. Since clients will be issued bonus tokens, these tokens will be subject to the market value, and given that we buy your ICO tokens back at the value of the investment profits, prices on exchanges will increase which will allow for market value increase, hence the bonus tokens will be more in value and be liable to the price of at least ZAR 800-00 per token. This means that if investors sell their bonus tokens at the market price, they will receive extra profits from their investments.

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It is not many companies that can effectively call their invention a phenomenon. We can. We have created an asset that is also a product. A product that has a dualistic function and rightfully serves more than just that function.

When we created Heridity, we had investment security in mind. We wanted to create an asset that could represent the portfolios we manage, but also be a profitable for both us and the clients.

When every investment matures we buy the assets back from you as securities, these securities as value is of benefit to the investors as you will be able to sell them to the open market for a market value of between ZAR 800-00 and ZAR 2500-00 per token. The current value is ZAR 12-69 per token. We have already explained that you in the Asset Management Document.

Once we buy back these tokens from you they will be used as securities for what we call the Hedge fund. Heridity Hedge funds are absolutely marvelous and brilliant. The value of each token is estimated at an initial value of maximum ZAR 2500-00 based on the value of the tokens of the highest investment capital we acquire from each security we buy back from clients at the maturation of each investment.

The hedge fund consists of hedge fund tokens that are based on the security tokens we issue for the investments. These tokens will be the same as the Heridity tokens and issued via the Waves platform as well. This will only allow the

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper distribution of 500 million hedge fund tokens. Each token will be tradeable on the exchanges and valued at approximately double the value of the security tokens. Each Hedge fund token will directly be linked to the Heridity token as a hedge fund which will have a dual functionality to perform. The hedge fund will act as a direct security for the security tokens and vice versa. We know that from the proceeds earned from the sale of the security to establish the value of the hedge fund. The second benefit is that the Hedge fund itself will be based on the CyberShares we as a company are offering to be bought / sold on the various exchanges where we will be listing, starting with Waves DEX. The value of the two cyber assets will indefinitely play a huge roll in the value of the Hedge fund itself. We estimate that a single token in the Hedge fund will be the accumulative value of the cybershare and cyberasset tokens. Thus we are looking at a value of approximately ZAR 5000-00 per Hedge fund token. This means that with time and increase in value of the company and cyberasset tokens, the higher the value of the Hedge fund token will also be.

Estimated future values are estimated to grow to the value of that of Bitcoin and even exceed it in the future as the value of the company itself increases. The benefit of it, is that a percentage of the Hedge fund tokens will be made public via ICO and included in the Heridity ICO. Hence we will be offering three tokens in the ICO, the client can choose which to invest in. We will offer 20 % (100 000 000) of the total amount of tokens as part of the ICO, the rest will be on offer to clients to purchase during as investments.

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With this accrument of capital clients will be able to hold the tokens and build dividends as 60 % of all funds collected will be used to invest on behalf of the client in the Heridity cyberasset portfolio. This will secure investments and the capital of the clients as they had invested in the hedge fund. The rest (40 %) of the funds received will be used to establish further financial products as well as the development of the platform and web interface applications itself. No Hedge fund tokens will be issued to members of the team due to the nature of the fund. They will receive financial compensation for their work done on the program, this total will be 10 % of the capital received from the ICO, meaning 10 % of the Hedge fund token sales alone.

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# HRIH Investments Heridity CyberAssets Token ICO WhitePaper Solution

## Products and Services

### Products for Individuals

- Multi Account Management
- Insurance
- Credit / Debit Card Management
- Cryptocurrency Wallets
- Cryptocurrency and Fiat Deposits
- Transfers and Payments
- Withdrawals
- Currency Conversion (Fiat and Crypto)
- Customer Support
- Investment and Brokerage
- Crypto Exchange
- Custom ATMS
- Invoicing
- Cryptocurrency Mining
- Asset Investments (Gold, Diamonds, Platinum)

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- Deposits and Loans

HRIH Investment clients will have a lot of possibilities related to account management. With just one application, a customer will have access to all his accounts in different banks at one place – it will be easy to manage personal finance in such a way. Access to all his /her crypto wallets, investments in traditional financial assets (stocks, bonds, commodities, etc.) and credit or debit cards. This is a featured product offered by the company and it is called a Multi-Asset Account. The product will reduce complexities of using different types of assets by centralising all the financial activities of our private customers at our single system. It will be easy to quickly transfer resources from one fiat currency to another, or from fiat currency to a digital currency, or vice versa. Moreover, transaction costs will be reduced substantially by doing that on our platform.

## Invoicing

Customers who are offering small products and services as individuals without having a company. We will provide user friendly and simple invoicing services for such customers. Client will be able to automatically issue invoices and receive both fiat and non-fiat funds to cover them.

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**Deposits and Loans**

The bank will offer deposits and loans in traditional fiat currencies like JPY, ZAR, USD and others, as well as in non-fiat digital currencies like BTC, ETH and others. Currently there is no financial institution in the world that is offering similar products in non-fiat digital assets, this means that there is huge potential in developing and introducing classic banking products for non-fiat digital currencies.

This is definitely also a sector that many companies may wish to enter as the cryptocurrency market expands and more products are appearing on the scene. We may may not be the very first to mention this, but surely will be one of the first companies in the world that will be introducing the product and service to its clients.

## **Investments and Brokerage**

Individual clients will have opportunities to create and manage their investment portfolio by using investment and brokerage services provided by HRIH Investments. The bank is developing its own exchange which will make it easier for clients to trade, invest and exchange currencies effortlessly.

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Other Services The bank will also offer traditional products and services like insurance, payments and transfers, payment history and analysis, cash withdrawals at HRIH Investments ATMs (First roll out will be in South Africa), as well as at ATMs of our other banks. We will deliver support with integrated machine learning technologies to our customers which will make their experience better and more enjoyable.

With the current market value of cyber assets, we know that people can make profits, however, the market has so many fluctuations that any short term investment is bound to not yield results as people have come to know cyber currencies for. All this data can be accessed from reliable sources.

HRIH Investments is effectively South Africa's first cryptocurrency bank that delivers services developed and engineered to benefit the investor at all times.

When we do a market history analysis we find that over the past ten years, people have made an average of 10 000% profit on their investments in Bitcoin alone. If you had invested a mere \$ 100-00 in Bitcoin in 2009 when it was trading at \$ 0.40, you would have had an asset / investment that is worth 18 500% than you invested in 2009%, thus the same \$ 100-00 in 2009 is now worth \$ 1 850 000-00 today at the current market

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper value of Bitcoin. This is impressive for any investor, yet how to accomplish this is complex, sophisticated and time consuming, not to mention frustrating in the least.

HRIH Investments as a cyber asset managing mining and banking institution has worked with such scenarios and expectancies and developed products that can render similar results over a shorter period of time. Instead of waiting ten years for results that can yield similar conditions and returns, we found a method that can profitably change a client's investment capital into a super fund. We are thus creating a 2009 ~ 2018 investment environment without having the client to wait for ten years. We simply super inflate the investments with unique and special methods that counteracts all market fluctuations that may occur and uses that to still benefit and profit from the same market. The funds essentially protect themselves against all market crashes by protecting the client's invested capital from losses. Unlike conventional investment schemes where the fund managers essentially invest in the stock market or even other ventures such as the Forex exchange over short to medium terms to boost profitability, they still carry significant risks and under perform in many instances. The benefit of cyber assets is that one does not have to encounter these risks even though market fluctuations exist. With our own blockchain and Node, we can ensure investments that can return a client's full invested capital should the funds under perform as is the current case with cyber assets, yet will still render returns that will deliver returns in the regions of 10 000% returns based on our investment module and strategy. The

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possession of technology also allowed us to create our own financial products that  
directly benefit from our technology which is key in the performance of the products.

Our system works with a unique feature that reinvests all daily profits together with the  
initial investment capital allowing for substantial growth and returns. Over a period of  
five years we can deliver the same returns that you would have needed ten years for.  
We have thus created the perfect funds for all people from different walks of life.  
Businesses looking to invest and boost capital in the mid to long term region can benefit  
from this as well as individuals. These products were designed to allow saving and  
investment of capital with maximum returns. We essentially apply the Rule # 1 method  
to create funds that turn ordinary investments into super funds.

Should you choose a single deposit investment and add regular monthly contributions,  
you can substantially increase your future earnings by merely choose a single deposit  
investment of e.g. R 20 000-00 today and a monthly savings plan of R 1500-00 for five  
years which will yield a return of R 3 888 168, 36 after 72 months, fully paid into your  
account. This renders a growth of 35 times the invested capital. There is no investment  
fund in South Africa that can deliver these results to any client without undergoing  
significant risks that may potentially result in a guaranteed 0% return. We in turn can  
not guarantee market performance just as any other fund in the world but can definitely  
guarantee growth of capital with returns dependent on market performance, which

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper according to historical data and detailed analysis have grown by 18 500% in the last ten years. We are estimating a similar growth based on the last ten years historical data and estimate that with the advancement of technology and the addition of protocols such as ours which is based on the world's fastest and most stable blockchain in the world to grow by at least 45 % in the next five years, which means that all calculations done with our financial calculator can be adjusted with an additional 45% compounded return on top of what the estimated returns show interested parties. This means that clients can increase their investments by significant volumes over and above what they stand to receive based on projected returns. Our plans simply outperform the most impressive financial investments in South Africa without having to risk the clients' funds or incurring risky investments as a company. With the implementation and possession of our own blockchain ledger we can deliver these products and guarantee growth as indicated, though will boldly say that returns and market value of the invested asset is completely market dependent.

However, the risks of that have been explained by the historical data and a standard deviation that with current market values a high probability of all funds delivering what they promise and an acid test that shows high investment to profit stability we are honoured to introduce South Africa's first legal cryptocurrency bank that was conceded by the FSB and which will closely work with the SARB to ensure product quality and profitability to benefit you our valued customer.

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We introduce to you Heridity, the cyber asset / currency that can deliver a growth of up to 18 500% over a period of five years of single deposit or monthly deposit investments over the same period. A market changer in the South African economy, a financial instrument in the international economy that stands to compete with the best cyber assets and fiat currencies in the world, both directly and indirectly. Heridity is the cyber token that is your door to growth unseen, returns unheard and undreamed of, investment stability only dreamt of by financial analysts, but a reality at HRIH Investments due to diligence, hard work and devotion.

All the client does by investing in our product is to buy our investments, in turn you will be issued cyber tokens to the value of the product that you bought. Should you make monthly deposits your tokens will be issued monthly until the full term of the investment has been paid in full. Upon the maturation of the investment, you return the tokens to us, upon which we will commence the payout of your earned profits into your bank account. We introduce a safe instrument with real value to each client. A token you can trade, sell, buy on the DEX exchange for other currencies. With its registration on major cyber asset exchanges and likewise with the company shares as cyber tokens, clients can be assured that their investments will be secure in three ways namely:

- The investment of their capital into cyber asset mining.
- The profitability and value of our token Heridity (HRIHDTY) on the cyber asset exchanges.

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- The profitability and value of our token company share (HRIHSH) on the cyber asset exchanges.
- The performance of our hedge fund token on the cyber asset exchanges.
- Our own Blockchain with Node mining that earns profits from all transaction fees including the mining operation as well as all transactions on the Blockchain.

These four methods are the guaranteed ways we use to protect and ensure capital safety to all our clients and interested parties which will further be benefited with the introduction of our financial products and platform improvements.

Each financial investment we offer is substantiated by the Heridity token. When a client purchases an investment, we issue them tokens which they will require to hold for the duration of the investment until it matures. Upon that date we will “buy” the token back from the client by issuing them their investment profits to them. For each payment the client will receive a purchase order for their tokens from us.

Thus in accordance with the written agreement of the investments, we must pay out the clients' profits for each investment, and to secure the tokens to the clients as utilities which acts as a guarantee and digital proof of the clients' investments with us. By buying it back via the DEX exchange for the value of the matured investment, the client will receive the total financial value earned and calculated on the date of initiation and

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper agreement we will pay the full amount out to the client by buying back their tokens at the value of their investment. E.g. Someone invests the once off amount of R 20 000-00. They will receive 1576 Heridity tokens issued to them via the DEX exchange as well. This will be the amount of cyber assets his/ her investment will be worth. For the duration of 5 years they hold these assets as digital proof of their investment. The future value of these assets are calculated to grow into a value of ZAR 1 386 472.64, paying out a monthly dividend of ZAR 155 539.39 for 12 consecutive months. Thus monthly we will issue a buy order to the client on the DEX exchange and a notice of deposit into his cyber asset account for the amount of 132 Heridity (HRIHDTY). Each 132 Heridity equals to the monthly dividend the client is entitled to receive from the investments after maturing after 60 months. This agreement and fact is legally bound by the contracts between HRIH Investments, its Directors, Managers and the client(s).

Hence we will “buy” back the total amount of 1576 tokens from the client as it represents his investment in cyberassets as well as is entitled to his/her dividends as agreed to in our legal agreements. Clients will be issued with bonus tokens which is 10% of their investment capital value. These bonus tokens we do not buy back from the clients, but can be traded by them on the exchanges for Bitcoin, Ethereum, Waves, USD, EUR or any other cryptocurrency they want to trade it for on the exchanges. Each Heridity token will have a value and since we will be buying the tokens back at a value of at least ZAR 876-00 per token. Since the client will receive a 10% bonus, upon selling he will earn an additional ZAR 138057.60 from his bonus tokens issued to them by us. This

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper means that each investment has the potential to increase the clients' expected dividends by an additional 10% of their investment payout. Since different plans receive different amount of tokens based on simple mathematics, when we do the payouts, the value of the tokens will fluctuate on DEX, yet the client will still receive the full value of their investment dividends. The benefit of this comes in when the client is selling their bonus tokens. They will benefit from the value fluctuations which at times may be as low as ZAR 876-00 and as high as ZAR 1500-00 per token. All payouts will be logged in our system and traditional statement will be issued to each client for tax payment, accounting and auditing purposes.

## **Cyber Saving Plans**

The savings plan can be managed using two methods of investment, a once off deposit or monthly contributions.

After the investment period has matured and the fund itself has accrued a reinvestment value, the system will then stop all reinvestment cycles and accrue profit only. This profit will be paid out to the client. The total value of the payouts will be deposited monthly into the client's account over a 12 month period. The minimum invest value for this plan is R 150-00 per month and a once deposit of R 500-00. Designed to be a starter plan, it serves in the needs of many South Africans who want to earn high returns from

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their investments, yet do not have the knowledge of how to or access to the methods of how to invest money professionally to realise high returns over a mid term period such as five years. This fund offers a 90% ROI to the investor. This funds are fully managed by the company and gives the client a partial functionality control which allows them to experience and observe the value and power of cyberassets on the various exchanges they can be purchased and / or purchased.

The payments will be made monthly for 12 months to the client after the date of maturation. To calculate the probable returns use the Financial Calculator to predict estimate returns and help you choose an investment period.

The savings plan can be managed using two methods of investment, a once off deposit or monthly contributions.

## **Cyber Pension / Retirement Annuity Fund Plans**

After the investment period has matured and the fund itself has accrued a reinvestment value, the system will then stop all reinvestment cycles and accrue profit only. This profit will be paid out to the client. The total value of the payouts will be deposited monthly into the client's account.

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This fund is generally designed for the individual that wants to make a substantial contribution to his / her future towards the date of retirement. The risk value of this fund is relatively low, yet the returns are slightly higher than that of the savings plans that we offer. Investments can be done monthly or once off. The monthly investments ranges from R 250-00 per month and a once off deposit of 1000-00. The minimum investment period is five years. Clients have the option to buy out after two years, though a penalty fee will be charged on the early termination which generally is approximately 12% of the accumulated value of the assets accrued. Retirement after three years is subject to a 8.23% termination fee and retirement after four years is subject to a termination fee of 9.00% of the total value of the assets accrued.

The payments will be made monthly to the client after the date of maturation until the fund has paid out the total amount of profit saved to the client.

For the annuity a percentage of the estimated payout, 60 % will be held back and reinvested into a secondary cryptocurrency investment fund to sustain payouts over a longer period and thus keep the dividends receivable higher than the rate of inflation, as well as counteracting any market fluctuations one might experience with the value of the fund related to the value of the asset invested in.

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These methods are used to keep the fund profitable and sustainable and resistant to any or all market fluctuations that may be encountered during and / or after the investment period has ended.

The pension fund is 100% secure and can deliver an annual profitability of 150% ROI to the client. This is a normal expectancy to clients that invest in cryptocurrency based retirement funds.

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## Cyber Investment Funds

After the investment period has matured and the fund itself has accrued a reinvestment value, the system will then stop all reinvestment cycles and accrue profit only. This profit will be paid out to the client. The total value of the payouts will be deposited monthly into the client's account.

This fund was designed for the more sophisticated investor being able to invest sums of R 20 00.00 and more at a time. The fund can also be managed using monthly and once deposit values. Single deposit values start from R 20 000.00 and monthly contributions from R 2 000.00 per month. This plan is engineered to deliver high results within the same period of time as the other funds. Because the detail is more refined, higher risk management the fun delivers a higher return than all the other plans.

The payments will be made monthly to the client after the date of maturation until the fund has paid out the total amount of profit saved to the client.

These methods are used to keep the fund profitable and sustainable and resistant to any or all market fluctuations that may be encountered during and / or after the investment period has ended.

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The cyber investment fund is 100% secure and can deliver an annual profitability of 150% ROI to the client just as with the pension fund. This is a normal expectancy to clients that invest in cryptocurrency based retirement funds. The one benefit is The fund is diversified into a few cyber currencies that makes it more profitable than the savings plan and is more resistant as one part of it more financially effective and affordable though, has a historical higher rate of return than what is generally expected. With the reduced maintenance fees and our own blockchain technology, the cyber investment funds is more lucrative than any other fund we currently have available to the public.

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## Heridity Cyber Tokens

Clients can directly become investors in the Heridity cyber token venture by purchasing the tokens directly from us. These tokens will be tradeable and exchangeable for any other cyber asset tradeable on initially the DEX (Waves Decentralised Exchange) and soon on Bittrex and Binance.

Together with this our company shares will also be listed on these exchanges as cyber assets. This will substantially influence the value of Heridity and vice versa do the nature of the products we offer our clients and interested parties. With our products and technology directly and indirectly benefiting each other, we will see a unanimous increase in investment and asset values. This makes Heridity a perfect investment for clients that want to be able to own and trade their own cyber asset. These assets will also be backed by our operations and since Heridity is the token directly linked to our financial products, we are positive to say that fund performance will directly influence the token investments and vice versa. The more investing people are attracted to our funds and tokens, the more profitable and stable the funds becomes, even though it already has a very high stability rate and showing exceptional growth all the time since the day we started testing it.

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The amount of tokens available amount to 10 Billion with 500 million tokens already available for purchase from us. These tokens are our currency, investment securities and cyber asset on the exchanges which symbolise our presence in the cryptocurrency market.

The tokens are valued at R 12.69 per token with the total currently available tokens valued at R 6 345 000 000,00. This value will be affected by the performance of the token on the exchanges, the performance of our financial products in the market, the performance of our company share and our profits from our Blockchain mining transactions and mining.

This in brief explains and lays out to the client the profit margin he or she can aspire to benefit from the entire operation. It shows also that all the products, even though related and interwoven with each other to maximise profitability, can operate individually and still ensure a profitable business and financial products.

The business is designed in such a ways that it can sustain itself and its products in the event of a market crash, but also outperform the best competitors in times of a highly lucrative bullish market. The tokens are estimated to increase with 18 000% in value over the next five years when the first securities will be bought back from clients.

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For more information we refer all clients to our whitepaper which reflects our  
business model and roadmap for the entire business and its goals. To download  
our whitepaper, visit our website at <http://hrihinvestments.org.za>.

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## **HRIH Investments Cyber (Share) Token**

Today we find that there are many cryptocurrency ~ fiat currency management companies that offer services for the management, trading / investing and even saving of cryptocurrencies, many of them scams or not even paying as well as they promised with bad performing tokens. What we aim to deliver and improve on is not just another platform with a promise to improve or deliver services that will increase your invested capital, we aim to explain and illustrate to you the services and offers we have in place to market our mission and vision to you, the prospective client.

The new development of technology has had massive impact on the financial services industry and has introduced new uses and applications for blockchain and application / product development.

Many of you found that a good number of these companies were scams that ran off with the ICO generated funds and never delivered, we on the other hand offer a guarantee of authenticity and legal assurance that the funds we generate will be used 100% to achieve the milestones aimed for to deliver the services we are about to explain to you in detail.

Most people do not have enough information or even the means to check whether an ICO is legal or just a scam, we have done everything necessary to ensure you that we are legal with evidence of that should you require it.

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We are building a company that will do diamond mining, run a cryptocurrency mining blockchain (we already own the technology and are busy developing new products and features on it), a cryptocurrency exchange, a cryptocurrency ~ fiat currency bank and essentially a business that will improve the Kimberley Certification Process (Diamonds) by using blockchain. We embarked on the journey of resolving the problem cryptocurrency users have with saving their earnings, businesses such as mining companies and exchanges have with obtaining bank accounts and / or even withdrawing their funds from their existing bank accounts.

The use and application of new technological opportunities has created new demands and ventures, however, regulatory stipulation and authorisation still remained unresolved, an issue we managed to resolve.

What we (will) offer is a solution to all of these problems, a resolution so definite, no one will want to turn us down and buy our tokens, for what we offer is with more than any other single company has ever generated in a single ICO, not to mention generate in annual returns, thus saying, a token investment that will increase in value that is faster than that of Bitcoin, yet be able to secure its value and not crash as was the case with Bitcoin, Ethereum, LiteCoin, Ripple, DashCoin and Zcash some of the more well know and high return investment options.

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Imagine a real change in the banking sector, the consolidation of the two main currencies in the world has never been easier, more legal, or secure that is what we are about to share with you.

This is the first company in the world who's shares have real buying power. Clients can load our shares onto their debit cards and literally spend them as cash at any of the +36 million points of sale worldwide in over 200 countries. This will make us the first truly decentralised company which means that our share price will increase exponentially making our token a commodity that will outperform even major cryptocurrencies such as Bitcoin and Ethereum to name a few. We have truly created a product that serve the client and holder with more benefits than they bargained for and will rapidly become a market leader and benchmark for many companies in the world.

Our team is going to develop an AI driven smart banking platforms that works for you managing your accounts for with the ability to learn as you bank.

Imagine a bank account that invests designated funds in user indicated markets and moves it to maximize profitability and protects it from losses.

Future expansions will introduce a mining contract that invests in assets and trades mined cryptos to deliver maximum profitability, all is possible with AI and blockchain implementation to make it all possible.

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The main benefit for investors of the cyberasset directly without buying investments is that 40% of all capital invested by them is invested by the company in one of our cyberasset portfolios. The rest is used to develop systems and products. The benefit of this is the fact that the investor will benefit 100% of the value accrued by the tokens as securities at the time investments mature. You will directly be able to trade / sell your tokens at the market value of what we are buying the securities back from investors. This means that on average you will receive an ROI of between 6304.18% and 19841.27%. This is calculated from the current value of the token which is R 12.69 and the future value of minimum R 800.00 and maximum R 2500.00 on the exchanges when we buy back the securities from the clients.

Investors will definitely benefit 100% from this as the capital investments will grow indefinitely. The more clients we have and buy securities back from, the higher the value of the tokens will be on the exchanges due to the increase in trade value of the bonus tokens investors receive including the general trading of the tokens on the exchanges by other tokens holders in the world who might have bought it during or after the ICO. The next benefit is investment of your capital. With the increase in fiat value of the token by investment, we will release reports which will state the total value of fiat value accrued by token. This value will directly be assigned to the cybershares of the company which in fact will increase the value of the Heridity cyberasset token and Heridity Hedge Fund token, which is just called Heridity Hedge, symbolised as HRIHDTYH. The

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper Hedge token will do just as it says, hedge our entire operation by not only including the company cybershares and cyberassets, but also invest in other well performing cyber currencies such as Monero, Litecoin, DashCoin, Zcash, Ethereum and up to ten of the most promising cybercurrencies as could be seen from our document **CyberAsset Securities for Financial Wellness** which currently contains that information. The hedge token may in retrospect, earn a staggering value of up to 20 000% per year in ROI as can be seen from the information in the aforementioned document. This means that asset management using hedge strategies are of the highest value and engineered to serve high end clients. Entry level requirements for the Hedge token is investments of minimum R 200 000-00 in Hedge tokens which will just as with the Cyber asset be bought back at the higher value of all accrued profits.

Given the nature of cyberassets, we can generally aspire to offer the investors returns in the region of 150% per annum, with the maximum being a probability of 83269%. From this information it is evident to the potential investor that cyberassets are highly lucrative and an untapped market especially in South Africa. It is also evident from the information that we supply that risks do exist and that the market can therefore be very volatile. However, with all of this taking into account the effort and research conducted as well as trial investments being made to test product stability and strategy integrity that we can offer a 150% ROI based on that information, however, results may vary due to market performance. In the event that markets to become bearish we will hold assets

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper and employ market movement strategies to increase profitability and returns for all investors, should the opposite also be a result, we will employ the same strategic efforts. In any situation all investors will receive the higher payouts at all times.

Our share token will gain value from our operations and its own performance on the exchanges which will directly be influenced by the performance of our products and new business ventures that we will embark on as explained in the White paper.

By becoming a direct investor in HRIH Investments by being a cybershare token holder, you will help us reach our goals of designing and implementing the systems we mention in our Whitepaper. All capital received from the cybershare sales will be used to fund the company projects, however at 25% of all funds will be invested in one of our investment plans to ensure and secure dividend payouts for all beneficiaries. By doing this we ensure that all token holders will receive payouts on their investments as dividends which will be paid as fiat currency or cryptocurrency, whichever of the two the investor wishes to receive. This process will still be subject to normal accounting and auditing laws and rules.

With all of the projections mentioned here we are sure that all investors will be satisfied with the projected returns which they can calculate using our

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper spreadsheet, though we must mention that no result or return is guaranteed and that the projections even though highly accurate are mere speculations and subject to market sentiment and asset performance in the market as whole. We ensure all prospective investors that we have taken all possible steps to minimise risk and maximise profitability in all market situations through the testing and simulation of market performance based on historical data.

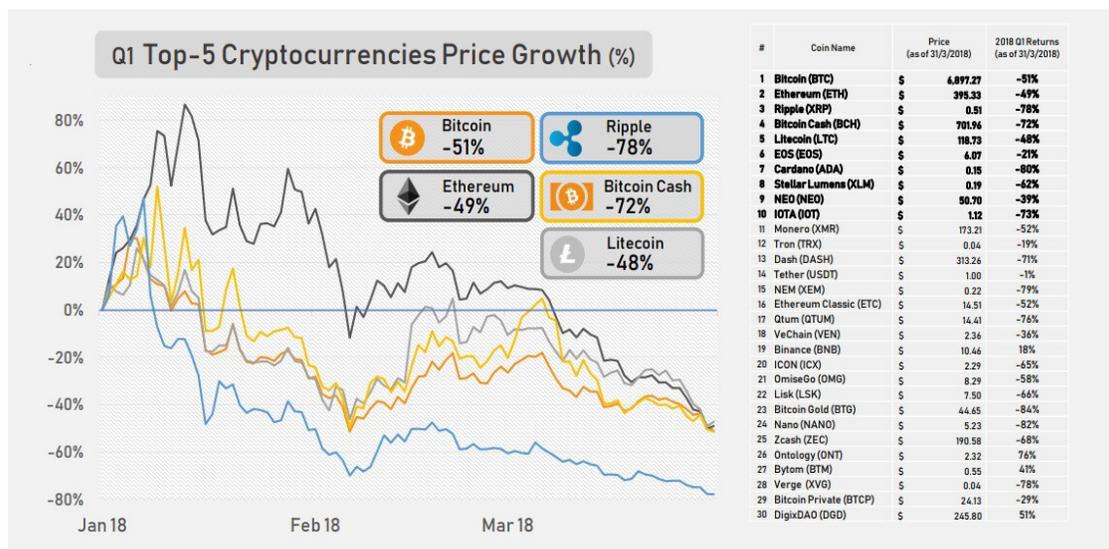
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 Seeing the following illustrations shows a negative growth and positive growth,  
 though according to the data that was collected. They show market potential and  
 volatility over the short and long term cycles.

**Illustration 1:**



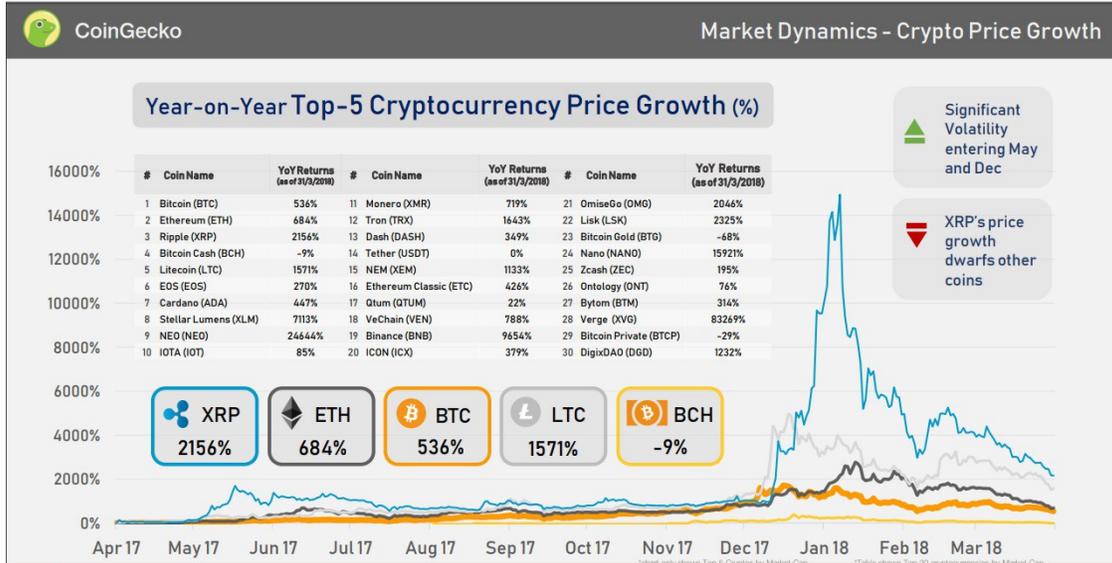
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Illustration 2:



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**Heridity CyberAsset Hedge Fund**

It is not many companies that can effectively call their invention a phenomenon. We can. We have created an asset that is also a product. A product that has a dualistic function and rightfully serves more than just that function.

When we created Heridity, we had investment security in mind. We wanted to create an asset that could represent the portfolios we manage, but also be a profitable for both us and the clients.

When every investment matures we buy the assets back from you as securities, these securities as value is of benefit to the investors as you will be able to sell them to the open market for a market value of between ZAR 800-00 and ZAR 2500-00 per token. The current value is ZAR 12-69 per token. We have already explained that you in the Asset Management Document.

Once we buy back these tokens from you they will be used as securities for what we call the Hedge fund. Heridity Hedge funds are absolutely marvelous and brilliant. The value of each token is estimated at an initial value of maximum ZAR 2500-00 based on the value of the tokens of the highest investment capital we acquire from each security we buy back from clients at the maturation of each investment.

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## HRIH Investments Heridity CyberAssets Token ICO WhitePaper

The hedge fund consists of hedge fund tokens that are based on the security tokens we issue for the investments. These tokens will be the same as the Heridity tokens and issued via the Waves platform as well. This will only allow the distribution of 500 million hedge fund tokens. Each token will be tradeable on the exchanges and valued at approximately double the value of the security tokens. Each Hedge fund token will directly be linked to the Heridity token as a hedge fund which will have a dual functionality to perform. The hedge fund will act as a direct security for the security tokens and vice versa. We know that from the proceeds earned from the sale of the security to establish the value of the hedge fund. The second benefit is that the Hedge fund itself will be based on the CyberShares we as a company are offering to be bought / sold on the various exchanges where we will be listing, starting with Waves DEX. The value of the two cyber assets will indefinitely play a huge roll in the value of the Hedge fund itself. We estimate that a single token in the Hedge fund will be the accumulative value of the cybershare and cyberasset tokens. Thus we are looking at a value of approximately ZAR 5000-00 per Hedge fund token. This means that with time and increase in value of the company and cyberasset tokens, the higher the value of the Hedge fund token will also be.

Estimated future values are estimated to grow to the value of that of Bitcoin and even exceed it in the future as the value of the company itself increases. The benefit of it, is that a percentage of the Hedge fund tokens will be made public via ICO and included in the Heridity ICO. Hence we will be offering three tokens in

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the ICO, the client can choose which to invest in. We will offer 20 % (100 000 000) of the total amount of tokens as part of the ICO, the rest will be on offer to clients to purchase during as investments.

With this accrument of capital clients will be able to hold the tokens and build as 60 % of all funds collected will be used to invest on behalf of the client in the Heridity cyberasset portfolio. This will secure investments and the capital of the clients as they had invested in the hedge fund. The rest (40 %) of the funds received will be used to establish further financial products as well as the development of the platform and web interface applications itself. No Hedge fund tokens will be issued to members of the team due to the nature of the fund. They will receive financial compensation for their work done on the program, this total will be 10 % of the capital received from the ICO, meaning 10 % of the Hedge fund token sales alone.

The other great fact about the hedge fund is the fact that it invests in all the major cryptocurrencies as illustrated in the document **CyberAsset Securities for Financial Wellness**. Creating and managing a portfolio based on the top performing cryptocurrencies we can assure the investors that performance will be guaranteed by our strategic investing in cryptocurrencies. Since cryptocurrencies are not affected by political and / or government policies in the same way that fiat currencies are, there are markers that we look out for to determine the investment strategy to be applied to the portfolio or subsections thereof.

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper Subsections are mere smaller list of groups of investments that are categorised according to the token or cryptocurrency invested in. Cryptocurrencies can also be divided into categories based on their purpose and intended services to the market they serve as a whole. In that sense cryptocurrencies are similar to normal asset commodities such as gold, oil, gas etc. Keeping this in mind it becomes easier to predict market movement and to establish a trend and trading / investment strategy. If you examine the aforementioned document you will see the information we mention here.

Our services is designed to ensure financial stability and growth to the avid sophisticated investor that wants effective growth strategy without excessive risk, though risk does exist and market volatility is a huge factor, we can assure you that 25% of your total investment capital will be secured with our Hedge security plan which protects all investments. Below is an illustration of Hedge fund security protection investment:

Present Value of a Single Deposit		
Annual Interest Rate		150.00%
Investment Period (Years)		3
Original Investment Deposit		R 50,000.00
Total		R 4,882,812.50
Token Value		3940
Monthly earnings upon maturation		R 779,113.63
Estimated Total Returns Receivable		R 9,349,363.58

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 This security which is 25% of the minimum R 200 000.00 investment capital required is invested at a rate of 150% ROI per annum and delivers a return of R 779113.63 per month for 12 consecutive months with a total return of R 9 349 363.58 for the security of the Hedge fund. The client is entirely entitled to this excluding the remainder of this investment capital which in perfect market conditions will render a return of R 2 337 340.90 in perfect market conditions as can be seen in the following calculation illustration:

Present Value of a Single Deposit		
Annual Interest Rate		150.00%
Investment Period (Years)		5
Original Investment Deposit		R 150,000.00
Total		R 14,648,437.50
Token Value		11820
Monthly earnings upon maturation		R 2,337,340.90
Estimated Total Returns Receivable		R 28,048,090.75

Though the ROI is the same in both conditions clients must not be confused. The Hedge security is not the same as the Hedge investment fund and does not investment in the same instruments. The Hedge security fund is operated in the same way as the Heridity cyberasset investments. The Hedge security is designed to protect investments should we encounter a market wide collapse of asset value as seen and illustrated in the earlier mentioned document.

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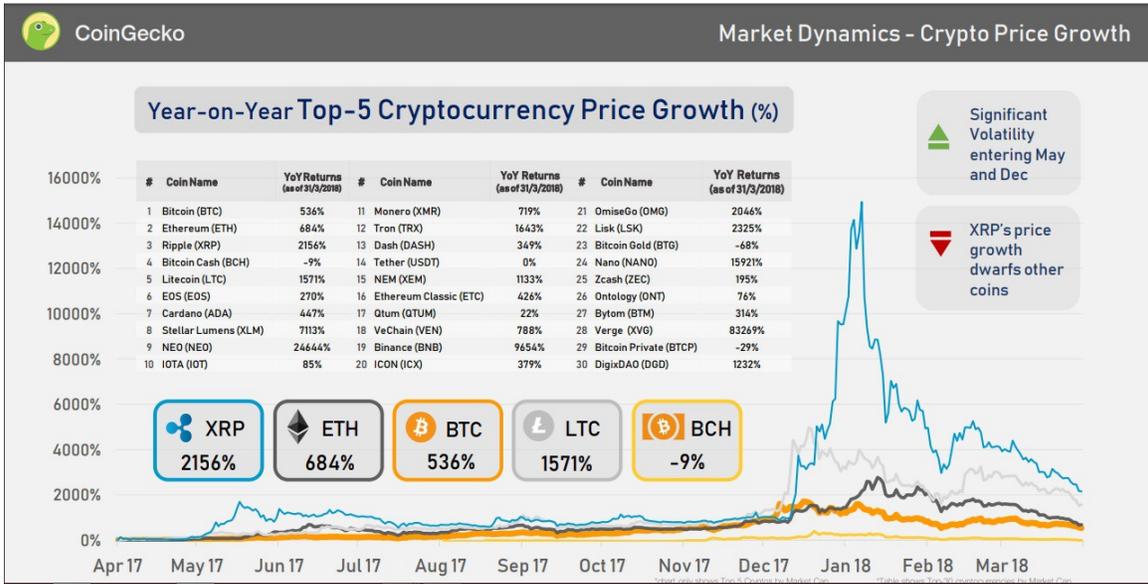
The following illustrations shows a list of assets that will be listed in the Hedge fund portfolio which is also used in the Hedge fund security to protect your capital against market collapse which can occur at any time. We therefore take extra caution to protect your investments even in times of market collapse to maximise profitability at such a rate that even an account / market failure can still yield attractive returns for the clients at all times. The two illustrations show the market growth of the assets of interest for the Hedge and Security funds as well as the effect and percentage by which the same assets have decreased in value. This information should not be seen in negative but at all times be reckoned positively as either market movement has benefit to the investor at all times.

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**Illustration 3:**

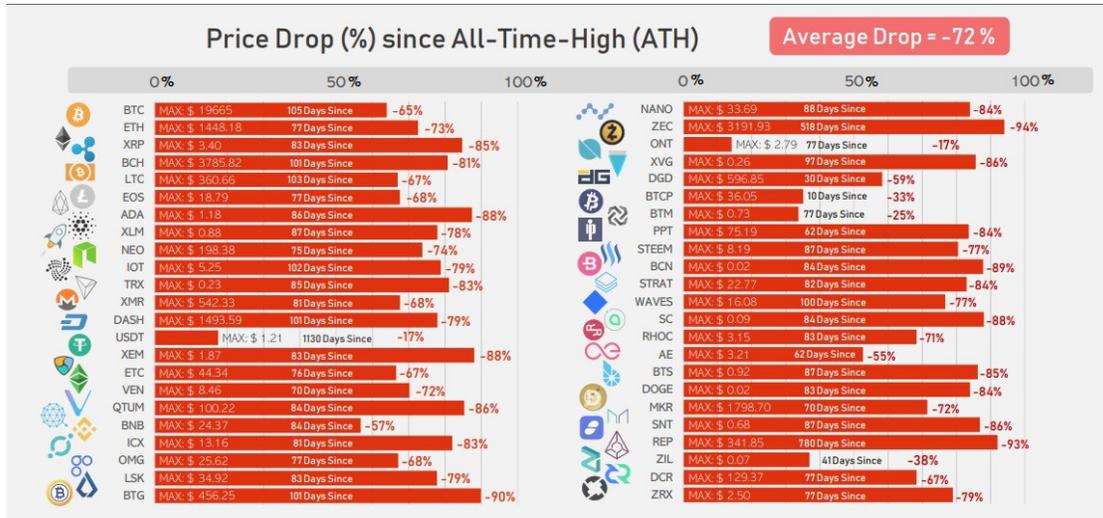


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**Illustration 4:**



One benefit is that the Hedge Security investment directly has exponential benefits should a market recover and regain asset value equal to or in excess of the previous market value. In the second illustration we see a decline in market value of each of the assets as well as the percentile value of the drop, this drop is also directly the potential grounds to cover and may take the Hedge fund some time to cover ground in the long run, however, it is in such cases subsidised by the Hedge security.

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## HRIH Investments Heridity CyberAssets Token ICO WhitePaper Cyber Asset Management (Trading / Storage)

We manage all cryptocurrencies on behalf of clients. We do market research, strategic planning and investing on behalf of clients. The service comes with a fully comprehensive client environment and account management system including monthly statements reports on activities and progress.

The service is a mid term service and is geared toward asset accumulation, thus a percentage of the fund is invested in accrument schemes that relies upon compounding to increase value, the second is based on the same services, however, risk is valued at a much lower level due to the nature of the system itself.

In essence this system is not risk free, though it does have a significant lower risk value than many conventional options. The service was designed to assist the asset holder with all the required services conventional investments would require to be performed by brokerages, we do the exact services with a higher return rate due to our operation and actuarial and financial management application and services.

This service is essentially build to manage the risks of clients. We are aware of the fact that many clients are investing in to the cyber asset market yet do not have effective methods of securing their investments in times of price decline or

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adverse increase of risk due to many clients selecting) HYIP (High Yield Investment Program) platforms to investment their assets in with the goal of doubling or increasing their investment capital. This is because many HYIP programs on the internet are scams or ponzi scheme operations that are designed to defraud many if not all clients. It has been found that more than 60% of all such programs are scams with the remaining 40% ponzi schemes. There is no way in the world to double cyber assets, as the difficulty increases the client should ask themselves, how do these programs double your assets? If it is true that Bitcoin could be doubled, would mining still exist? The answer is no, it is not only mathematical simplicity but also a logical reasoning that the client should follow.

We can safely increase or even double your assets in the mid term, but that can not be done in the short term as all the HYIP programs are promising. We therefore apply a risk free method dependent on the manner in which we do the management itself. We can increase the asset of the client but can not ensure that the process itself is risk free. No process can exist risk free though we use the best methods and most experienced people to assess and perform the required duties. In the time that we had been operating we had been 100% and correctly invested and managed assets protecting them from market losses. Where prices have dropped we managed to increase the total amount of assets of each client allowing for a sustenance of value in relation to price per total amount of assets and actually in many cases preserved the client's initial capital

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fiat value or buffered the fiat value loss by increasing the total amount of assets  
of the client. This process is not short term, but rather mid term, but still shows  
significant increases in asset based profits when the fiat values increased.

Our goal and aim is to always the clients' asset values by using complex financial  
and actuary strategies to determine market movements and implement  
appropriate actions.

Clients who invest with us receive an average of between 65% and 15000%  
growth of their assets over a mid term invest period of five years. This is all  
dependent on market value. We can only ensure this growth If the clients are  
prepared to invest for a mid term duration and not just run after get rich quick  
scams that are abundantly found on Facebook and the internet. The  
management fund ensures that the greatest effort is made to control the risks  
involved. We can ensure all clients that their assets will be increased and that  
there is a 100% insurance that they will receive at least 80% of invested assets  
back should they choose to terminate their investment with us after 24 months.  
We strongly urge clients to not withdraw or close invest accounts before the  
lapse of at least 24 months. We will also manage the funds by investing 80% of  
the funds investment schemes such as guaranteed investment accumulation  
where the invested capital is 95% withdrawable at any time and the 5% accounts  
for management and maintenance fees. Our system is truly unique. With clients  
earning interest on all the management services, even if the funds are stored on

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our servers, clients can be assured that they will receive at least 95% of all funds assigned to us for management and storage back at any time given that you give us 7 working days notice of your intention to withdraw the entrusted assets.

With the amount of cyber attacks on mining and online wallet companies, we have developed the service and can assure you the best IT experience has been applied to it. On average our storage configuration has a 768 bit access encryption which is stealth mode activated with dedicated daily backups.

All connections to and from the server is managed via a secure internet connection with a stealth VPN connection with the client machine also applying a 768 bit encryption with the latest updates and security upgrades. Our system is managed with the highest security and can effectively unhackable even via DDOS and other normal methods such as Ransomware and phishing attacks. Our system tracks any reference to our system on the internet and effectively reports to us, has the system flagged and blocked from the internet before real damage can be done. Our web interface is state of the art technology with all the latest updates and real time machine learning algorithms.

Our CEO that designed and implements the systems has spent time working for companies such as Shell, IBM and other South African software companies where he was responsible for network and machine security. With all the knowledge of the dangers on the internet and effective inventive counter

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper measures he designed and advised to many systems that effectively protected many systems while employed at the various companies of employment. This has become the benchmark for the company's security and needless to say that until today no attack on the company network could be launched and resulted in a failure at all times during the most vigorous testing periods and simulations.

We own independent servers on which we run databases each with various backups to secure client asset information. Since in essence HRIH Investments is a CyberAsset Bank, clients a required to give seven working days notice for all withdrawals to be made from the management accounts. At the time of withdrawal clients will be charged transaction and management fees. All managed cryptocurrencies will be subject to the accrument of interest and will as such earn interest for the duration of time we manage them for the clients.

Our goal is to protect client assets by delivering state of the art security which has not yet been used by any of the existing companies, if they had, they would not have been hacked and millions of dollars of assets been stolen.

For more information, please consult the other documents on our websites.

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**Products for Businesses**

- Financing
- Multi Account Management
- Mass Payouts
- Invoicing
- Card Issuing
- Trading Robots
- Card Issuing
- Smart Contract Management
- ICO Escrow
- Access to API
- Access to Application platform
- Whitelabel banking platform
- Franchise opportunities

By giving these services to businesses and even more that we are not mentioning here and now, we will definitely change the businesses are looking at banks. Being able to invest or even bank and have the opportunity to increase your capital in was that normal banks do not offer, we are assured of the fact that we will be changing business banking by offering solutions that many business owners thought not possible, we can do that by using and implementing

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper blockchain to not only help them manage their funds, but also maximise their profitability, none of which conventional banking can offer or improve on.

With our API businesses will change overnight and achieve goals that were previously uncharted territories or impossible for them.

E-commerce clients will be able to easily accept payments on their web-pages, applications, games etc. with our system. They will be able to accept payments in traditional fiat currencies via credit or debit cards (Visa, MasterCard, Diners etc) and direct bank transfers. Entrepreneurs will be able to accept payments in digital currencies our support which will provide clearing procedures. We will provide convenient and effective invoicing services.

With the Franchise and Whitelabel services clients may already purchase the packages and use them in their operations. With the establishment of more services, we will upgrade the platforms and release new platforms that improve service delivery to all partners and their clients. For more information visit our website.

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**Products for Traders**

We will also assist Traders and Developers to receive multiple services from our API and services

Developers will be able to utilise our API in their software for various financial operations and functions within their own environments. There is also the integration to our API payment system.

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**Bonds (Token creation) + Asset trading**

- Asset (gold, diamond or platinum) backed cryptobonds
- Redeemable to the bearer
- Convertible / Exchangeable
- Annual Interest
- Trading Robots

**We will also offer associating facilities**

- Underwriting
- Insurance
- Brokerage
- Market Making
- Clearance

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## HRIH Investments Heridity CyberAssets Token ICO WhitePaper **Futures**

- Exchange Platform
- Brokerage
- Management

## **Technology**

HRIH Investments is going to use blockchain, API, Artificial Intelligence, biometrics for internal operations, products and services.

Our diamond mine in Kimberley that we will purchase with a percentage of the proceeds from the ICO stands to generate a return of minimum ZAR 2 billion nett profit with the current value of one carat per diamond with a minimum of 8000 carats of diamonds that is mineable in the south section of the mine. The upper sector is estimated by the geological study to deliver more carats, but from the lower section we have estimated a minimum return of ZAR 2 billion in nett profit for the company.

We will employ in accordance with production and service level agreements that we are busy setting in place.

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Our cryptocurrency mining warehouse that we are planning to set up to back returns and company returns will contain 25 000 mining units of which 6000 S9 mining units will be installed to mine Bitcoin, of the rest of the mining units will be used for client account and our cloud mining platform which will be integrated into the banking platform. A further 40 000 mining units will be set up for Ethereum, LiteCoin, Zcash and DashCoin mining, these will be for the cloud mining platform as well as for the banking platform. We will be fully scalable and will be able to order more units to extend our service delivery as we have secured a reliable source that will supply us with the best technology at the best prices negotiable on the market. This will make it possible for us to offer cloud mining services at highly competitive rates which will undoubtedly place us in the high ranks and make us one of the most renowned competitors in the world. Our mining facility will run on solar power plants that we will purchase from the University of Stellenbosch which will help keep the electricity costs very low and therefore furthering our objective of being a very competitive.

## Banking

Our banking platform will be utilising blockchain to operate with clever parameters put in place as well as rely on AI to manage accounts on behalf of clients. Our platform will utilise the Waves blockchain which is currently the fastest in the world. When we opted for a blockchain we investigated both Waves and Ethereum and found that the Waves blockchain gives us the services and

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper scalability we are looking for, not to mention stability and speed. With the option to offer token issuance on the Waves blockchain and smartcontracts, we chose the technology that runs on Scala. In order for us to run as a reserve serving millions if not billions of clients at once, we will need the fastest blockchain available, Waves delivers that. With this fact and flexibility our banking platform will operate on the Waves platform and integrate with other technologies to give users the best, smoothest, and most reliable banking experience ever.

The banking platform will be built in such a way that it integrates with normal banking gateways and cryptocurrencies. We will be able to process payments to and receive payments from banks via Sepa, Visa, Mastercard, Swift, Cryptocurrency payments using Bitcoin and Ethereum gateway via our website or mobile application, of this clients will not only benefiting, third party users of our API will also benefit from our system in the same way.

## Blockchain

The technology is base on the Waves platform which offers smart contracts and token issuing for our clients that want to run their own ICOs as well. It will help developers to create mobile applications, integrate our blockchain technology into their existing network which will be beneficial for businesses and traders.

One specific benefit will be for diamond mining companies that can use the technology to certify diamonds speed up the Kimberley Certification Process to

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper then resell the diamonds to traders as tokens that can also be used as certificates and insurance notes in the form of bonds. Using this protocol, mining companies can buy cryptobonds and sell them to traders, whom will redeem them for mined diamonds on agreed dates. This will help them source the highest paying traders / investors and transactions whilst operating within the KPC and local laws.

Another functionality is the fact that our Blockchain will be running a Node that will allow us to perform mining on the network as well much in the sense of cloud mining. This will be integrated into the entire operation which will boost asset value and profitability as well and the financial security of the company as a whole.

## Wallet

Our wallets will allow clients to hold multiple currencies in our wallet. Users will be able to monitor current balance, send and receive deposits in fiat and crypto.

Our company only uses high technology security and will store all customer data in various data centers encrypted and replicated to several data centers across the world, each housing dedicated servers with cloud backups. This allows secure and quick access and restore of customer data should it be required for any reason by providing relevant required details to use.

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## HRIH Investments Heridity CyberAssets Token ICO WhitePaper **API**

HRIH Investments will provide comprehensive API access to allow businesses and partners to integrate their applications and services with our banking and mobile application infrastructure. Since we will be offering Whitelable crypto mining as well, partners will easily be able to use our API to integrate our services into their web servers and mobile applications.

This integration will allow to exchange information and to connect business processes of these organisations with business processes of HRIH Investments. The integration of financial services and broad range of external systems and integration with our exchange will make it easy for users to create their own applications on our platform, extend their services and achieve new heights through connecting with us.

Focusing on the nature of our business and the services we offer, security is very important. To obtain access to the API, developers will be required to create developers accounts and register their applications with us. Without doing this, no access will be granted to any developer.

We will store application profiles that will contain all information required for access via API – application identifier, private key, permissions, logo &

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper description for financial application store, information about application owner. Private keys will be used to authorize all API calls from application side and to prove that the given API call comes from correct application.

The access to domain-specific part of API is controlled using permissions. In order to use some domain-specific API, developers should send access request for such API part and receive an approval from bank side. When bank approval is received, the application is allowed to ask the customers to grant their permission to the application. The application is permitted to call these protected API methods when all required permissions are granted by bank customer. This is standard protocol and security measures that are followed by many companies that allow access to their API. Apart from this we will supply developers with changes tracking (auditing) and offer a management console where they can manage their application – create applications, modify information in profile, request permissions, generate private key, etc.

For secure online communications we will use HTTPS protocol with TLS for all our network communications to exchange the data.

Our API will also be able to process the internal transfer of funds from one account to another within HRIH Investments;

- Send funds to another bank via SEPA;
- Mass payments that will allow to send to many recipients at once;

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- Recurring payments (subscriptions) to collect payments periodically.

Another design is for services which allow consumers and businesses to have a global view on their financial situation, for instance, to categorise their spending according to different typologies (food, energy, rent, leisure, etc.), thus helping them with budgeting and financial planning. This facet of the API will include following methods:

- Request of personal information of customer;
- Request list of customer bank accounts;
- Request list of customer financial transactions.

For full featured trading platforms that will provide the traders with rich user interface that will visualize the trading situation on the market with charts, monitor balance of trader account in real time, open/close trading deals, etc. Here the API provides the access to bank exchange platform and will provide following methods:

- Request personal information, bank accounts and financial transactions;
- Transfer of funds within HRIH Investments and to another banks via SEPA gateway;
- Loan management;
- Deposit management.

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- Request list of customer assets – crypto and fiat currencies and tokens;
- Request balances for customer assets;
- Request traded pairs of assets;
- Request ticker (bid/ask price) for traded pair of asset (can be streamed real time via websocket API);
- Request last trades for traded pair of asset (can be streamed real time via websocket API);
- Request order book (changes can be streamed real time via websocket API);
- Place / close / cancel trading order;
- Open / close marginal position.

## Artificial Intelligence

- With the recent explosion of data storage capabilities and computing power, we see machine learning (artificial intelligence) as the cornerstone of efficiency and accuracy of our operations. At HRIH Investment we will use it in various operational and analytics functions, with most prominent examples being:
  - Risk Management;
  - Marketing;

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- Customer Service;
- Fraud detection;
- Security;
- Product development.
- Account Management

In risk management, application evaluation will be automated using probability of default (PD) scorecards. Every time a client applies for a new product or a new feature within existing product, such as a higher credit limit, he will receive a risk assessment based on our statistical models – a credit score. According to internal policy, customers whose application is scored above our tolerable risk level will be declined.

Account Management is a service where our platform is activated in AI mode to automatically invest, buy/ sell assets based on a set of parameters selected by the user. This service can be used to maintain risks in investments or to automate investment strategies. You will be able to select a pattern for your AI account manager to follow based on three investments / trading / savings settings:

- Conservative
- Moderate
- Aggressive

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Based on these three settings the AI manager will manage the account with allowed designated funds selected operation. The account can also be managed manually with AI learning in learning mode. In learning the AI Manager learn from your behaviours and selections and create methods to assist and manage your account. If there were any losses in your manual management while it was in learning mode, it will use the API to make adjustments to counteract and rectify such errors to not repeat them in the future. This will our system highly accurate and a favourite amongst those who want to increase their capital without the risk of losing all their capital.

Our use of machine learning in our platform and business is of course limitless from assisting clients with their investments, trading, working our budgets and giving advice based on market news and trends we see a great use of it. Much of the services will use machine learning to assist both the clients and employees to not only increase productivity but system experience.

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**Roadmap**

**2017**

**August**

The idea to start a cryptocurrency bank and mining company

**October**

Initiated contact with service deliverers for the implementation and development of a cryptocurrency exchange. Started testing investment strategies

**November**

Started research into blockchain and smart contracts on the Waves platform

**December**

Received first authentication from the Financial Services Board South Africa to operate within the legal framework and status of cryptocurrencies as stipulated by the national financial regulator and the SARB cryptocurrency whitepaper.

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**2018**

**January**

Began investigation into the fiat and cryptocurrency banking sector and cryptocurrency debit cards.

**February**

Began researching and contacting key partner businesses regarding product and service development

**March**

Obtained legal concedence from the South African Financial Services Board to launch a cryptocurrency bank and run and ICO to generate funds for the venture.

**April**

Construction of financial model of the bank, preliminary calculations and Preparation of the documents necessary for ICO. Successfully completed Investment test run analysis with 200% profit margin.

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### May

Start of presale of Heridity Tokens and main ICO preparation

### July

Start software development planning and planning diamond mine purchase. Start marketing Heridity CyberAsset investment and management products and services

### August

Apply for fiat currency banking license and start planning cryptocurrency mining Node. Start Social Media Marketing campaigns and airdrop.

### September

Start Heridity token presale and main ICO

### October

Start Heridity token main ICO sale

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**December**

Complete ICO and distribute all none distributed tokens to investors.

**2019**

**January**

Do extensive marketing campaign to create awareness and canvass more clients. Application for banking licence.

**March to June**

Extend our branch and offices by opening physical offices in various cities and launch of banking platform.

**October**

Open additional satellite offices to promote business and secure customer confidence.

**2020**

**May**

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Perform world tour of all offices with marketing campaign to attract more clients  
and introduce new technology.

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## HRIH Investments Heridity CyberAssets Token ICO WhitePaper **Initial Coin Offering Details**

HRIH Investments is offering unique benefits to contributors during ICO and future token holders of the Heridity Token range. The Heridity token range consists of Heridity CyberAsset Token (HRIHDTY), CyberBux (CyBx) and Heridity CyberHedge Token (HRIHDTYH). ICO contributors will have wide range of benefits in terms of products and services of HRIH Investment, as well as possibilities to multiply the contribution, as tokens will obviously be demanded on secondary market. The more detailed explanation of this is summarized in the document "Token Holders Benefits".

Tokens will be given in exchange for Fiat, Ethereum (ETH), Bitcoin (BTC) and Waves. The price of Heridity CyberAsset Token is \$ 1.50 and Heridity CyberHedge Token is \$ 2-50 or the equivalent in Bitcoin, Ethereum and Waves.

**Hardcap for ICO is \$ 65 million and soft cap is \$ 6,5 million.**

Total amount of tokens generated will consist of tokens sold during three rounds of ICO, bonus tokens and tokens generated for founders, advisors and bounty campaign.

The Heridity Token is a Waves token. HRIH Investments Tokens represent the company share Tokens and allow owners to trade the Tokens as tokens on

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HRIH Investments Heridity CyberAssets Token ICO WhitePaper initially the DEX platform. At the end of the ICO we will list the tokens on other exchanges giving holders more platforms to trade it on. By holding the token you are also eligible for annual crypto payouts (bonuses) from the company at the end of the financial year when all Token holders are paid out. Token holders are paid out proportionally in crypto into their registered company accounts.

Heridity Token is conducted by HRIH Investments - the first decentralised company and reserve bank in the world solving financial problems that normal business and private clients may experience. The offering will be open to the global public. Token Issue Volume max. 10 billions(non reissuable) respectively for each of the Heridity token range (HRIHDTY and HRIHDTYH), 1 milliard for Cyberbux CybX (non reissuable) and 200 million (non reissuable) for HRIH Investment share token (CyberShare) tokens not distributed shall be used for the bonus plans explained in the accompanying documentation all downloadable from our website. These are:

- CyberAsset Securities for Financial Wellness
- DEX Account Creation Manual for Heridity Cyber Assets
- Financial Products Information\_V1.1
- Financial Products Calculator\_Final Update,

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- Principles and Practices and Financial Management of Heridity
- CyberAssets and CyberHedge investments

Estimated future values are estimated to grow to the value of that of Bitcoin and even exceed it in the future as the value of the company itself increases. The benefit of it, is that a percentage of the Hedge fund tokens will be made public via Financial Products Calculator\_FinalUpdate ICO and included in the Heridity ICO. Hence we will be offering three tokens in the ICO, the client can choose which to invest in. We will offer 20 % (100 000 000) of the total amount of tokens as part of the ICO, the rest will be on offer to clients to purchase during as investments.

### **Distribution Heridity CyberAsset Tokens**

Token Price at Issue 1-50 USD

50% token holders

10% founder team

20% Annual Investment Bonus payouts

10% HRIH Investments as reserve (to purchase mentioned assets and develop technology)

2% bounty program

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**Distribution HRIH Investments CyberShares**

Token Price at Issue 1-00 USD

**Distribution Heridity CyberHedge Tokens**

Token Price at Issue 1-50 USD

20% token holders (ICO Investors)

80% Issued to Hedge Fund investors

**Distribution Heridity CyberBux Tokens**

Token Price at Issue 1-50 USD

20% token holders (ICO Investors)

80% Issued to CyberBux Savings Plan investors

Website [www.hrihinvestments.org.za](http://www.hrihinvestments.org.za) or [www.hrihinvestments.co.za](http://www.hrihinvestments.co.za)

Tokens can be purchased via DEX by going to <https://beta.wavesplatform.com/> (create a new account if not yet a Waves member) and search for “HRIH Investments”, “Heridity”, “Heridity Hedge” or “CyberBux” on the Decentralised Exchange, or directly via our company website at <https://hrihinvestments.org.za/whmcs/cart.php?gid=13> and receive up to 30%

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free Heridity tokens. Once you have purchased the tokens via our website you will still need to create a Waves account to receive the tokens. We have a manual that is downloadable via our website or on request from our WhatsApp group.

Alternatively, prospective clients can purchase a cyberasset investment upon which they will be issued tokens as securities for their ICO purchase. All purchases will receive bonuses and will be eligible for annual bonus payouts as well. Sixty percent of all funds received via this alternative ICO sale will be invested in the investment portfolio, the remainder of the funds will be used to develop technology, setup and customise of our Blockchain Mining Node, banking platform, company multi cyberasset wallet and further marketing. With the expansion of the program, all funds received that would have been paid as commission would be reinvested in the system to fund the remaining 60% of all invested ICO cyberasset investments.

All CyberAsset Investment clients will be required to open a Waves / DEX account to receive their securities (Heridity Tokens) and annual bonus payouts. The procedure is explained in the document “**DEX Account Creation Manual for Heridity Cyber Assets**” which is downloadable from our website or WhatsApp group on request.

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**Airdrop**

To join our airdrop, go directly to [airdropwaves.com](http://airdropwaves.com) or follow the instructions on our website.

All tokens purchased via DEX will be immediately available to buyers, tokens purchased via our website will be distributed monthly or directly after the ICO ends on December 31, 2018 via DEX.

Accepted form of payment Waves, XMR, LTC, DSH, ZEC, BTC, ETH, USD, EFT (Electronic Fund Transfer / Bank Transfers).

ICO Start Date 30 October , 2018, 23:59 PM GMT +2, ICO End Date 31 December, 2018, 11:59 PM GMT+2

**Discounts**

(8:00 GMT+2) 30/10/2018 – 20/11/2018 (23:59 GMT +2) \$0.80

21/11/2018(8:00 AM GMT+2)- 20/11/2018 (23:59:59 GMT +2 ) \$0.90

1/12/2018 (8:00 AM GMT+2) –31/12/2018 (23:59:59 GMT+2) \$1.50

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**Use of proceeds:**

ZAR 25 million will be used to purchase a diamond mine 45 km West from Kimberley in the Northern Cape, South Africa.

ZAR 45 million will be used to set up the blockchain mining node and to invest in state of the art AI technology.

ZAR 10 will be used for the implementation and development of the company's own debit card and ATM network (will be installed in all major shopping centres).

ZAR 55 million will be made available for the development of software, office space purchase / upgrade, marketing and technologies for the company.

ZAR 15 million will be made available for restructuring the company and employing miners to mine the diamonds and to conduct geological research.

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In our opinion currently ICO is the best and fastest way to attract financing for interesting projects, especially for those that are community driven with the aim to develop important infrastructure elements related to cryptocurrencies. We believe that ICO can boost innovation, as attracting funds via ICO procedure companies do not have to go through traditional bureaucratic procedures. Moreover, as ICO is conducted via smart contracts and blockchain, everything is transparent and project authors get full responsibility for successful realization of the idea.

ICO also gives opportunity for people from different countries to contribute their digital assets into projects and teams situated in other countries. In traditional economies there are many restrictions and limitations for individuals to participate in such activities and there are no possibilities for people to contribute relatively low amount of funds into projects with promising non-financial benefits. HRIH Investments provides only non-financial benefits to our contributors and future holders of Heridity Tokens. However, over time we believe that thanks to these benefits the value of tokens might increase and early contributors will have possibility to sell them, if they are willing to do so.

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## CONCLUSION

Our aim and goal is to be the first decentralised company in the world, but also the first reserve bank that can reconcile fiat and cryptocurrencies via a single platform. We are a company that carries the approval of a national financial regulator which means our concept, business model, products and services addresses real problems and deliver realistic solutions in a world where active, innovative and problem solving application of technology and opportunity is welcomed and required.

With our services we will introduce fresh and new uses for blockchain, smart account management, customer and token usage that had been thought impossible by many people. We will be able to cure the problem that still exist in the Kimberly Certification Process using blockchain and give a new service, platform and manner of trading diamonds to mining companies and traders buyers themselves. These matters as problems had not yet been addressed and still exist in the world. We not only have the solution but the means to address the underlying problem by introducing banking and blockchain technologies that will literally change the way individuals and businesses do business.

We will be the first company whose Tokens will be spendable by debit card at any of the +36 million service points in the world. This will not only make our Tokens a highly sought after commodity, but also change the way the world looks at company Tokens as a whole.

We not only stop here but also allow you the client, to gain access to our API and blockchain and develop your products using our technology, allow you to expand

in ways impossible before and opening market possibilities that now will be possible by partnering with us. We are truly striving and working towards a world and industry changing venture that we can only realise and accomplish with your help.

**Market Research Information obtained from the following sources:**

**AEP** - Risk and Vulnerabilities of Virtual Currency

**Deutsche Bank Research** - Bitcoin Myths, misconceptions and misunderstandings

**Coingeko** – Quaterly Cryptocurrency Report

[Address of Registered Office:](#)

[24 SIEGELAAR STREET SWELLENDAM](#)

[RAILTON 6739, South Africa](#)

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Website: <http://hrihinvestments.org.za/>

For more information, contact us on +2761077 6410 – WhatsApp or Phone us on

+2761 077 6410 or mail us at [info@hrihinvestments.org.za](mailto:info@hrihinvestments.org.za)