

Financial Products Information



Heridity CyberAsset and CyberHedge Investment Funds



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

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Introduction

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 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

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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 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%

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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 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.

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

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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:

- 1) The investment of their capital into cyber asset mining.
- 2) The profitability and value of our token Heridity (HRIHDTY) on the cyber asset exchanges.
- 3) The profitability and value of our token company share (HRIHSH) on the cyber asset exchanges.
- 4) The performance of our hedge fund token on the cyber asset exchanges.
- 5) 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

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investment until it matures. Upon that date we will “buy” the token back from the client by issuing then 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 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

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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 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.

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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 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.

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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.

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.

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 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 20 000.00 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 fund 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.

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

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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.

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

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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.

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.

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

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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.

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

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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.

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

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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 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 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

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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 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 a 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:

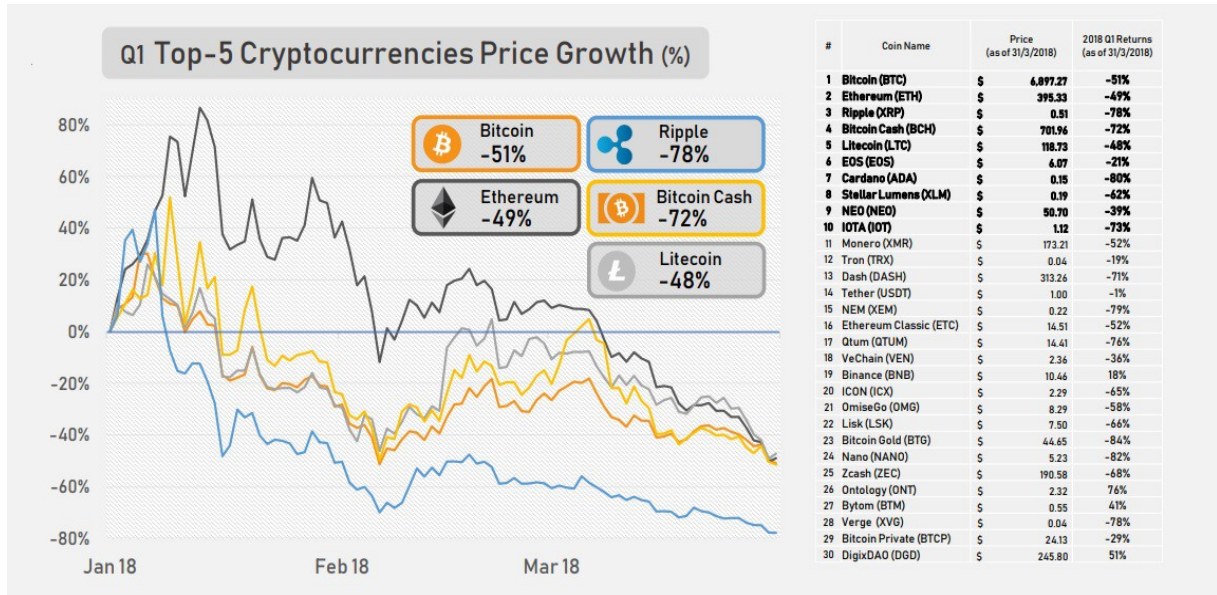
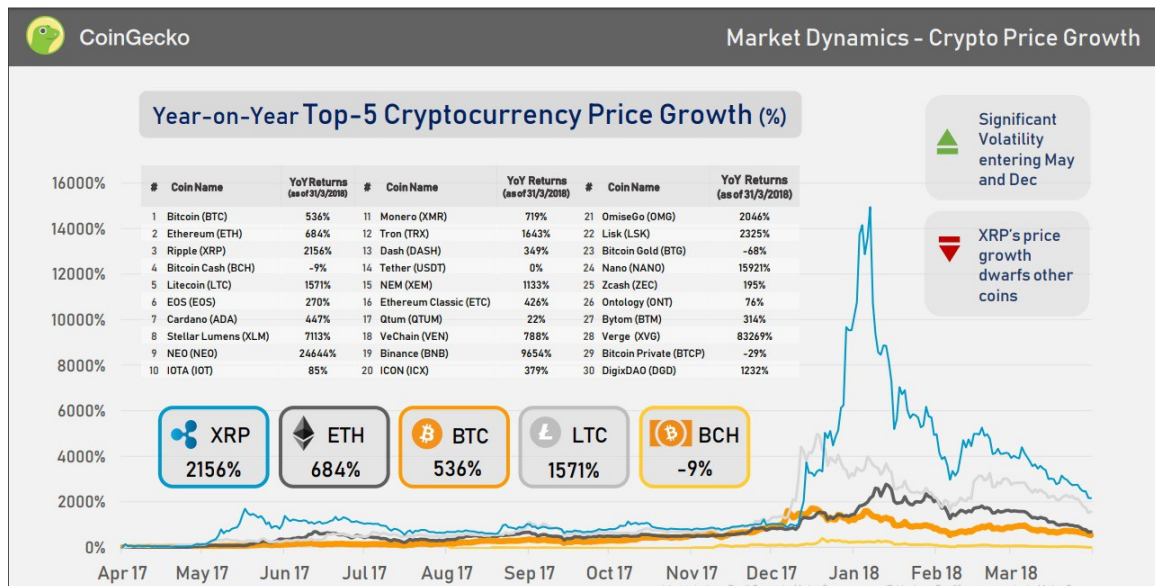


Illustration 2:



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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 marvellous 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 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

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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.

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

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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. 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) | | 5 |
| 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 |

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

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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.

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:

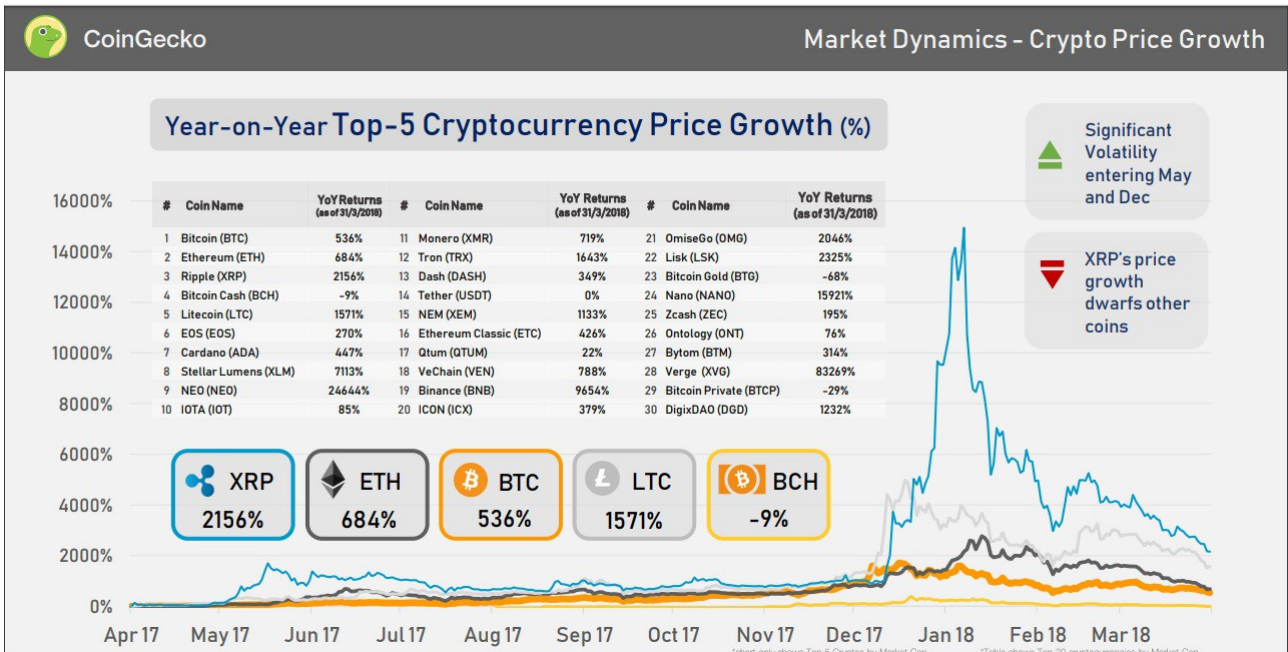
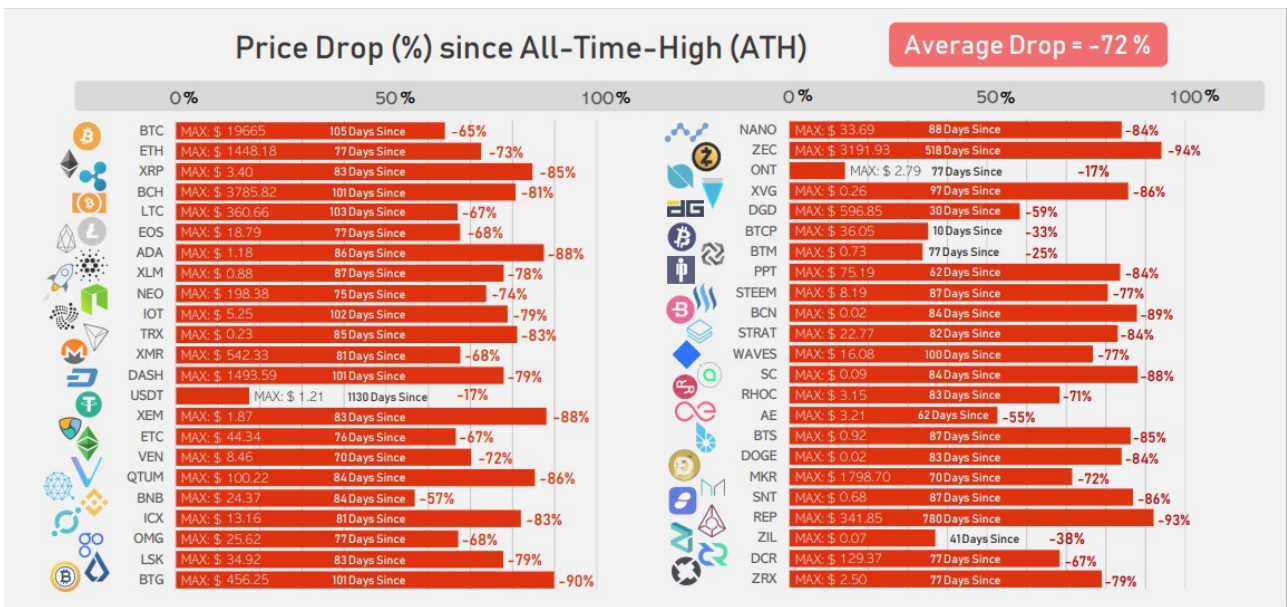


Illustration 4:



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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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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 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%

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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 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

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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 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.

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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 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 are 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.

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