



## **HRIH Investments Heridity Cyber Investment Funds**



**06/02/18 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.

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 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

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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 R 20 000-00 today and a monthly savings plan of R 1500-00 for five years 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 according to historical data and detailed analysis have grown by 18 500% in the last ten years. We

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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 without our financial calculator can be adjusted with an additional 45% compounded return on top of what the estimated returns shows the interested parties. This means that clients can increase their investments by significant volumes over and above 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 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 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 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 undreamt of, investment stability only dreamt of by financial analysts, but a reality at HRIH Investments due to diligence, hard work and devotion.

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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) 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.

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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.

A percentage of the estimated payout, 10 % can be held back and reinvested into a secondary cryptocurrency mining node 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.

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.

A percentage of the estimated payout, 10 % will be held back and reinvested into a secondary cryptocurrency mining node to sustain payouts 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.

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 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.

A percentage of the estimated payout, 10 %,f will be held back and reinvested into a secondary cryptocurrency mining node to sustain payouts 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.

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 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

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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 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.

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 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, business such as

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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.

HRIH Investments Share Token ICO WhitePaper 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.

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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.

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 Whitepaper.

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