

A man in a dark pinstriped suit, white shirt, and striped tie is shown from the chest up, pointing his right hand towards the viewer. The background is a teal color with a network of glowing blue lines and dots. In the center, there is a stylized graphic of horizontal bars in blue and green, resembling a bar chart or data visualization. The overall theme is technology and finance.

INSURE YOUR FUTURE IN CRYPTO

**HEDGER.TECH**

## HEDGER.TECH

We aim to provide a Decentralized Cryptocurrency Investment Management Ecosystem that is made to hedge and diversify decentralized cryptocurrencies in the crypto space by using decentralized blockchain technology while ensuring prudence, integrity, and excellence in our investments.

## HEDGER (HDR)

Hedger is an Ethereum Blockchain based ERC 20 token that will be used for P2P transactions and will allow cryptocurrency investors to hedge against the risks associated with investing in cryptocurrencies by creating a real FIAT Currency Fund (Hedger Fund).

Hedger values a Future Contract in the Derivatives Market. We serve as insurance when price shocks occur in the specific cryptocurrency. This serves as extra insurance in the face of uncertainty. The Hedger coin will safeguard your investments as we manage our cryptocurrency portfolio.

***“to Hedge”***



***To protect oneself against a loss on an investment by making balancing or compensating transactions: the investor hedged its investment position on the futures market.***

# OUR VISION

We envision Hedger as the go-to cryptocurrency hedge instrument, an “insurance coin,” for investors to manage its cryptocurrency risks. Backed by its (i) Hedger Funds (“the reserve”) from the Hedger Token Sale and (ii) Demand-Supply of the Hedger (HDR) coin in the market, we will drive consistent growth in conjunction with sound financial management and a strong capital position for our investors.

Our main value proposition is Mitigating Risks. Due to its volatility, cryptocurrencies are susceptible to Volatility Risk, Currency Risk, Economic Risk, Political Risks and Market Risks. Further, investors are exposed to Concentration Risk and Product Risk. Partnering with HEDGER, diminishes all these risks while maintaining a healthy investment in each of your cryptocurrency investments.

# OUR VALUES



## PRUDENCE

We value the unequivocal trust our clients have given us, as such, we exercise prudence in our investments and managing our risk portfolio.



## INTEGRITY

We feel a deep sense of responsibility in protecting our client’s investments, we ensure everyone in our organization including hedge fund managers, partners and affiliates portray the proper business acumen in line with our organization.



## EXCELLENCE

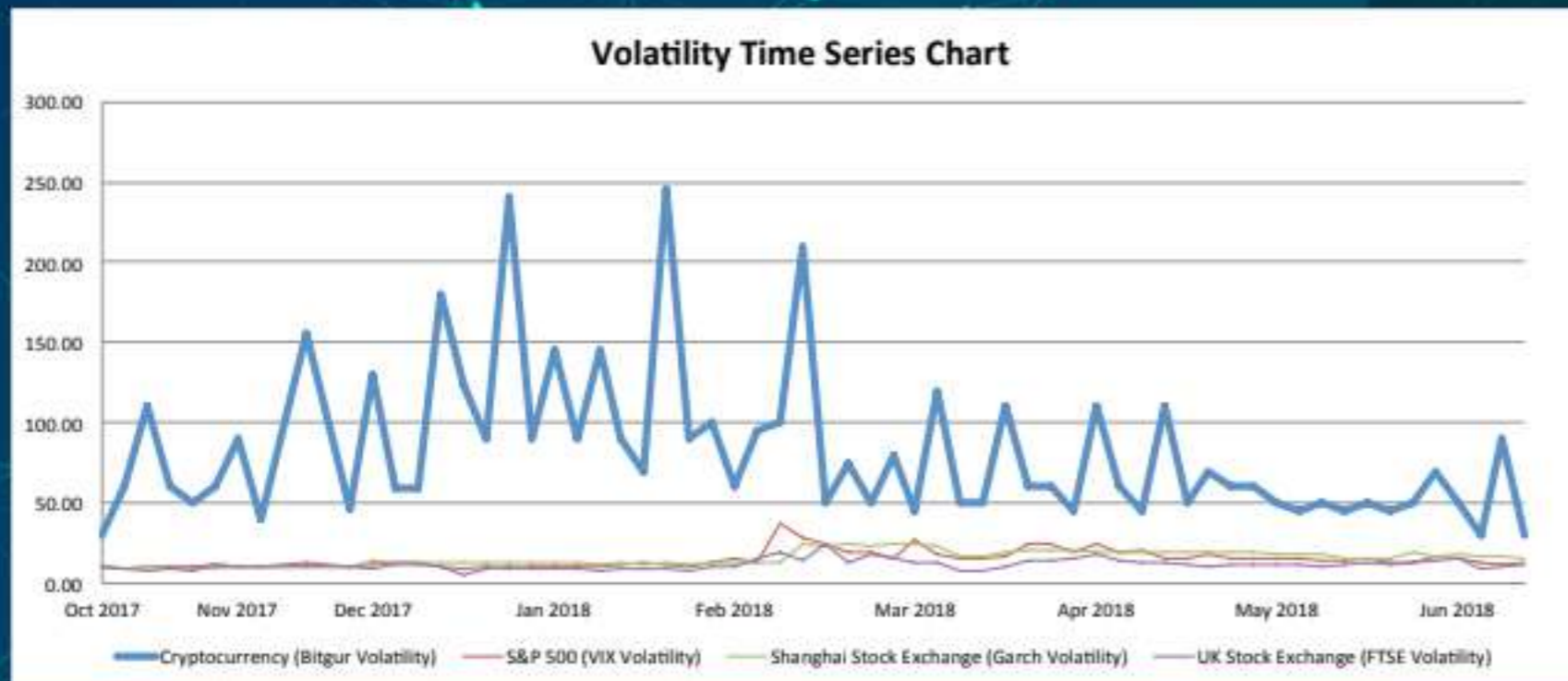
We continue to strive for excellence and seek improvement for our people to be able to make sound investments to best serve our clients.

# MARKET ANALYSIS

We project Cryptocurrency to continue to be in a very volatile environment due to various market factors driving price shocks. Based on our research, we continue to see dips as soon as investors react to bad press, financial markets encounter an economic downturn, or threat of regulation.

Despite the decreasing volatility in the past few months, we still predict significant price movements due to its sensitivity to the factors mentioned above. However, we believe blockchain technology and decentralization are here to stay. We are confident cryptocurrency will remain to be resilient despite the challenges in its environment. We deemed cryptocurrency investments will continue to be highly profitable in the long-run, as many investors still invest in its technology.

***“Blockchain technology and decentralization are here to stay”***



Source: i. Bitgur Volatility: <https://bitgur.com/bvi>  
 ii. VIX Index: [finance.yahoo.com](https://finance.yahoo.com)  
 iii. GARCH Volatility Index: [vlab.stern.nyu.edu](https://vlab.stern.nyu.edu)  
 iv. FTSE 100 Volatility Index: [markets.ft.com](https://markets.ft.com)

# HOW DOES IT WORK?



Source: <https://www.cryptocurrencychart.com/>

# HOW DOES IT WORK? (INSURING YOUR BITCOIN)

## SITUATION A:

**January 1, 2018**

If you had invested US\$1,000 in bitcoin on January 1, 2018, you would hold a total of BTC 0.073120.

**January 5, 2018**

As an investor, you decided to “pull-out your investment” or exchange your bitcoin on January 5, 2018, your total BTC 0.073120 is now worth US\$1,242.

**Total profit on your investment is US\$242.**

**June 24, 2018**

If you decided to “pull-out your investment” or exchange your bitcoin on June 24, 2018, your initial BTC 0.073120 is now only worth US\$451.25.

**Total loss on your investment would be approx US\$548.75**

## SITUATION B:

If you had invested US\$1,000 in bitcoin on January 1, 2018, you would hold a total of BTC 0.073120.

As a smart investor, you decided to shield your BTC investment with Hedger coin (HDR) during the pre-ICO stage at US\$0.05 on June 1, 2018.

The market unfavorably declined and investors lost their Bitcoin investment on June 24, 2018.

With Hedger coins, you can exchange your BTC 0.073120 with the Bitcoin price on June 1, 2018 (date which you bought HDR).

**NO LOSS ON YOUR INVESTMENT**

# HOW DOES IT WORK? (USING FIAT CURRENCY, MINIMUM INVESTMENT AMOUNT OF US\$10,000)

## SITUATION A:

If you had invested US\$10,000 in any cryptocurrency, your risk will be directly correlated to the price volatility of the cryptocurrency.

This typically exposes investors to high risks in a speculative environment, leaving to significant losses and minimal gains.



## SITUATION B:

If you invest US\$10,000 in Hedger coin (HDR) during the pre-ICO stage at US\$0.05, you will get HDR 200,000 which is currently equivalent to BTC 0.7312042 (June 24, 2018).

At any point in time, you will be able to exchange your HDR coins to this BTC equivalent (despite BTC price decrease).

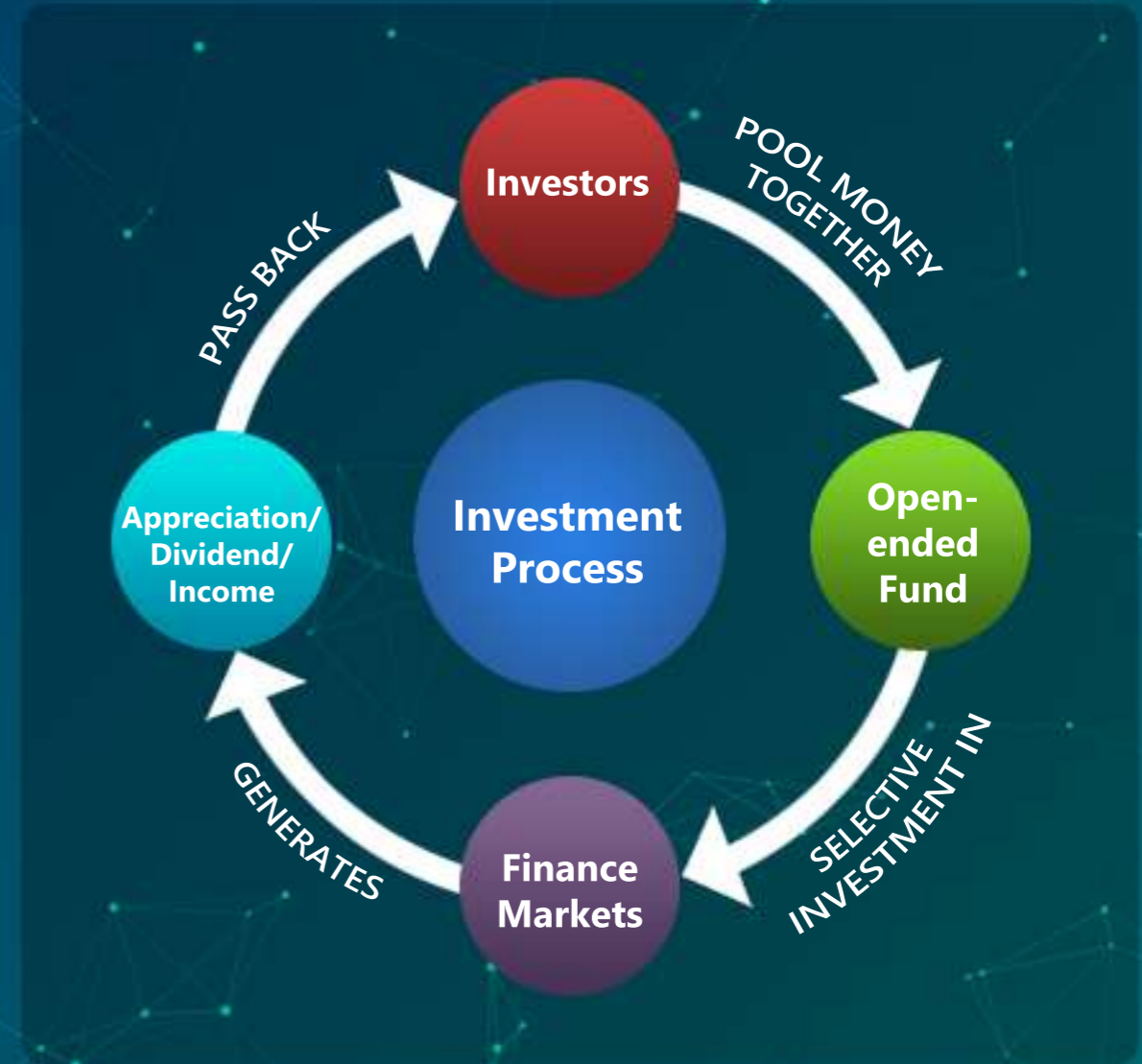
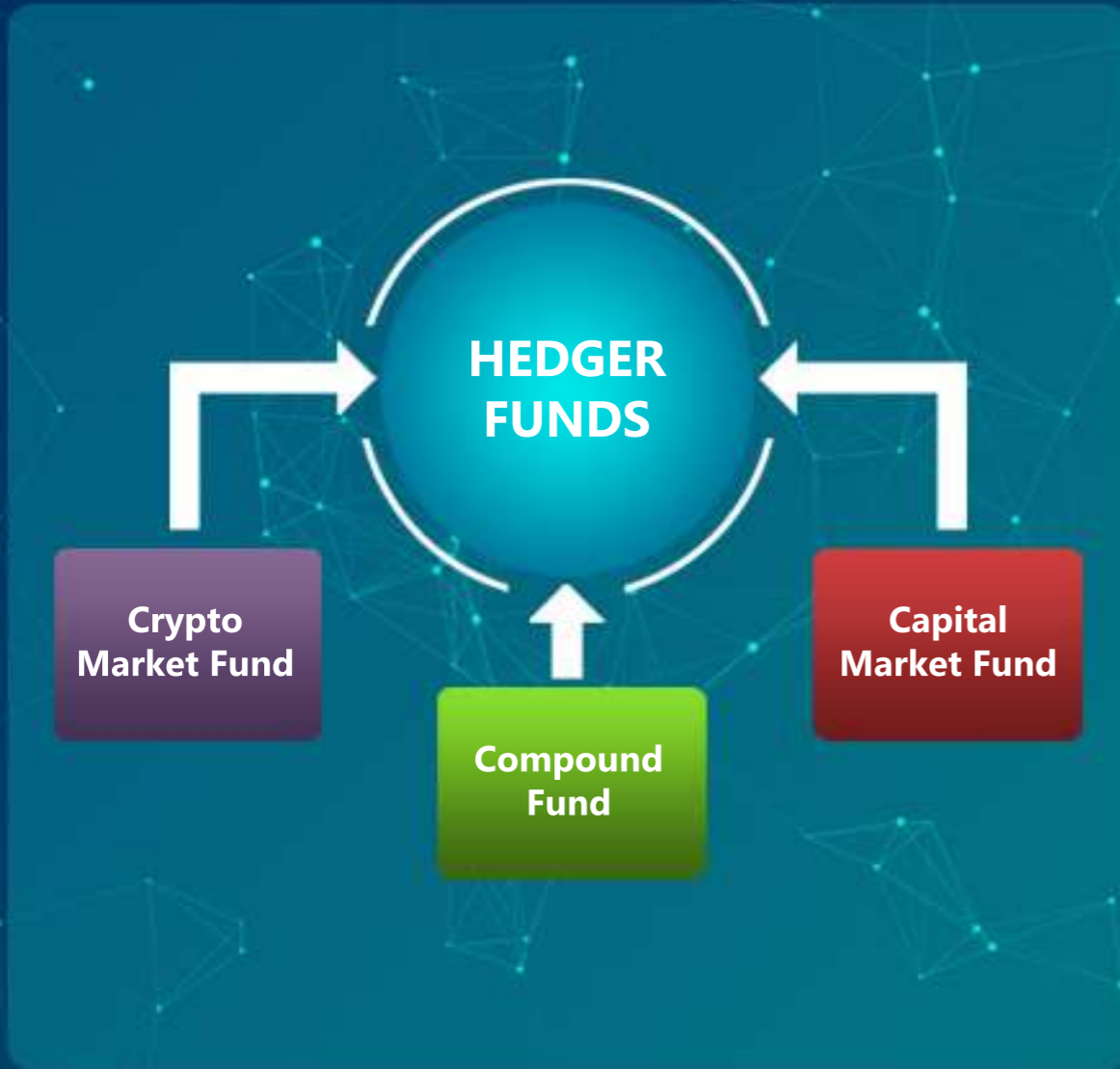
You will not be exposed to BTC price volatility since your initial investment is "hedged" with the HDR coins.



*\*Investors typically hold their cryptocurrency exchanged from Fiat currency for longer periods of time*

# HEDGER (HDR) PRODUCTS & SERVICES

MANAGING YOUR RISKS IN A HIGHLY SPECULATIVE ENVIRONMENT



SMART LOANS





## HEDGER.TECH ADVANTAGES

### BENEFITS

- ✓ WE MANAGE YOUR RISKS IN A HIGHLY SPECULATIVE ENVIRONMENT
- ✓ WE MANAGE YOUR INVESTMENTS BY ENSURING YOUR CRYPTOCURRENCY INVESTMENT WILL BE GUARDED AGAINST PRICE SHOCKS AND SIGNIFICANT PRICE DECLINE
- ✓ WE HAVE AN ESTABLISHED BUSINESS MODEL USED BY INDUSTRY EXPERTS IN INSURANCE AND HEDGED FUNDS, TO MANAGE OUR CRYPTOCURRENCY PORTFOLIO WHILE MAXIMIZING RETURNS FOR OUR CLIENTS
- ✓ WE WILL ENSURE EFFICIENCY IN HANDLING OUR CLIENT'S INVESTMENTS. OUR HEDGER FUND BACKED BY FIAT CURRENCY ACTS AS A RESERVE FOR ANY OCCURRENCE OF AN ECONOMIC DOWNTURN IN THE CRYPTOCURRENCY INVESTMENT
- ✓ WE HAVE A 24 HOUR CUSTOMER SERVICE WHICH IS AVAILABLE TO SERVICE OUR CLIENTS. THEY ARE TRAINED PROFESSIONALS TO RESPOND AND REASSURE OUR CLIENTS ON THE VIABILITY AND ANY DEVELOPMENTS ON THE HEDGER COIN AND HEDGER.TECH

## CROWDSALE

We understand the risk of investing in volatile markets. We projected that investors would need to insure their cryptocurrency investments. For now, we can insure Bitcoin, Ethereum, Litecoin and Bitcoin Cash, in exchange of Hedger coins. In an event of price decline for these cryptocurrencies, investors have the option to exchange these cryptocurrencies at the fixed price which they bought or "hedged" using Hedger coins. To be able to build our hedger fund, we have a soft cap of \$25,000,000 (which we have already exceeded) for us to be able to sustain our Hedger Fund. This will also be used as capital to start our partnership with regulators, obtaining our license in specific jurisdictions accepting fiat currency as exchange for cryptocurrency investments.

Our hard cap is \$50,000,000. Proceeds from our ICO will be used for Infrastructure Development, Business Development, Advertising & Marketing for the Hedger project.

## THE FUTURE OF CRYPTOCURRENCY

*We will make Hedger as the go-to cryptocurrency hedge instrument, an "insurance coin," for investors to manage its cryptocurrency risks.*

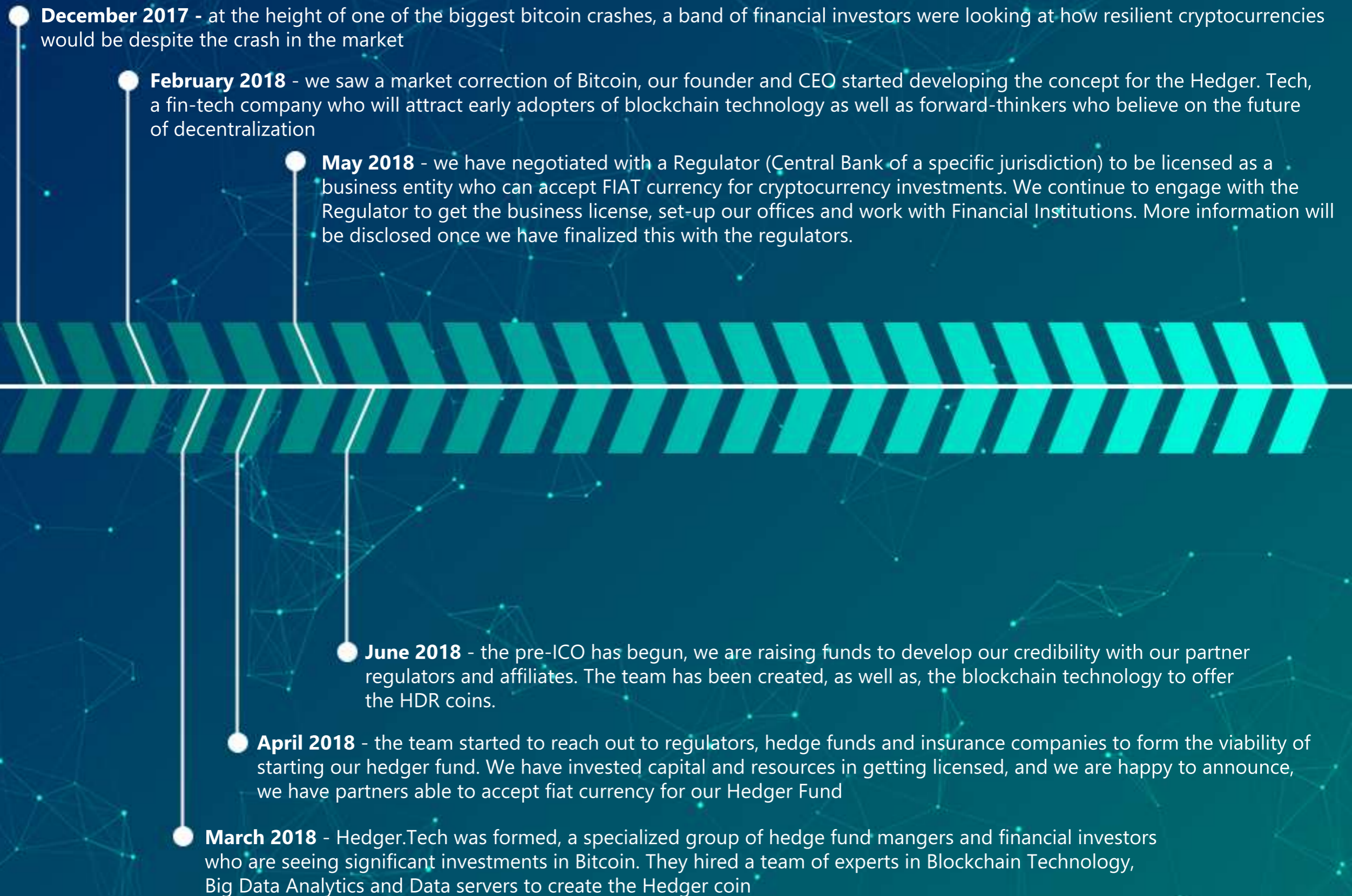
# CORPORATE PLANING

As hedge fund managers and insurance agents, we saw the need for investors to insure their cryptocurrency investments. We know that blockchain technology and decentralization are here to stay and we provide a medium for investors to hedge these risky investments.

We continue our research regarding viable derivatives in this type of market that can suit investors needs. For now, our main focus is on (i) partnering with regulators and hedge funds to maximize the Hedger Fund and (ii) Research & Development to be able to sustain our investments through managing our portfolio.

With the combined efforts of various experts of hedge fund managers, insurance agencies, investment banking, blockchain technology, data analytics, services and engineering, cyber security, legal, entrepreneurship and artificial intelligence, Hedger.Tech has been formed to create our vision of a coin which can hedge volatile cryptos and insure risky investments.

# MILESTONES & TIMELINE

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- **December 2017** - at the height of one of the biggest bitcoin crashes, a band of financial investors were looking at how resilient cryptocurrencies would be despite the crash in the market
  - **February 2018** - we saw a market correction of Bitcoin, our founder and CEO started developing the concept for the Hedger. Tech, a fin-tech company who will attract early adopters of blockchain technology as well as forward-thinkers who believe on the future of decentralization
  - **May 2018** - we have negotiated with a Regulator (Central Bank of a specific jurisdiction) to be licensed as a business entity who can accept FIAT currency for cryptocurrency investments. We continue to engage with the Regulator to get the business license, set-up our offices and work with Financial Institutions. More information will be disclosed once we have finalized this with the regulators.
  - **June 2018** - the pre-ICO has begun, we are raising funds to develop our credibility with our partner regulators and affiliates. The team has been created, as well as, the blockchain technology to offer the HDR coins.
  - **April 2018** - the team started to reach out to regulators, hedge funds and insurance companies to form the viability of starting our hedger fund. We have invested capital and resources in getting licensed, and we are happy to announce, we have partners able to accept fiat currency for our Hedger Fund
  - **March 2018** - Hedger.Tech was formed, a specialized group of hedge fund managers and financial investors who are seeing significant investments in Bitcoin. They hired a team of experts in Blockchain Technology, Big Data Analytics and Data servers to create the Hedger coin

# OUR TEAM

**CFO**  
**Josephine Wright**



**ORCAS Group**  
**Blockchain Technology Expert**  
(industry expert on blockchain and cryptocurrency)



**CEZA**  
**Regulatory Partner**



**Chairman & CEO**  
**Leo Bathan**



**Operations & Engineering**  
**Nenad Mladenovic**



**Marketing Strategist**  
**MGM Marketing**



**Legal & Compliance Officer**  
**Atty. Larry Gadon**