



WHITEPAPER

HMA

HEALTHCARE MONEY ASSET

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EXECUTIVE SUMMARY

Today almost every industry is led by data-driven change. Collecting and analyzing data is helping usher change by identifying trends and developing solutions for problems. In contrast, the healthcare industry has remained aloof to the benefits of Big Data. This disconnect stems from the large-scale use of legacy systems, the absence of data processing and distribution, as well as, the poor application of collected data.

Unfortunately, a large chunk of patient clinical and medical information is lost in organization owned storage networks and remains inaccessible to patients, doctors, and researchers. This does not support the constructive use of crucial patient data that cannot leverage modern technology to develop personalized healthcare solutions. Ironically, it is the patient who suffers the most as they are unable to take a proactive stance in matters pertaining to their own health!

Patients seeking medical services have to experience hurdles accessing their own data. This becomes cumbersome when coordinating between different service providers and managing records. Hence, as a consequence, patients have to struggle with low-quality healthcare, rising medical costs, distress, and other negatives.

The United States topped in the year 2019 for its healthcare spendings with \$3.8 trillion. As per the projections made by Centers for Medicare & Medicaid Services (CMS) Office of the Actuary, America has spent around 18% of the gross domestic product (GDP). Before the covid-19 pandemic hit the globe, it was estimated that it would have continued its health care spending

at a rate of 5.3% a year. So, roughly it would spend \$11.8 trillions by 2040. But, due to the pandemic the health care spendings has reached historic levels.

KTR Capital LLC is an American startup investment management firm based in San Antonio, Texas, that manages funds specialized in the Healthcare sector. We are offering a solution to the uncertainty of the cryptocurrencies, creating a real stable value coin, the "Healthcare Money Asset", (HMA) which is a coin based on the Healthcare Industry. At KTR Capital, we envision a hybrid economy, with a fusion of the new technology of blockchain and the security that smart contracts offer, to securities in U.S. and global markets of healthcare companies. HMA will be linked to an asset and this asset could increase the value of the coin per year. A stablecoin represents true added value to a cryptocurrency.

KTR Capital offers 1) a token that can be traded or swapped 2) a token that will be linked to stock of the most important pharmaceutical and medical equipment companies, 3) a decentralized solution that empowers patients with control over their own health data, and 4) a cryptocurrency (HMA Coin) that enables people to invest in different private companies, IPOs and IFOs.

INTRODUCTION

The complex nature of money has been confounding and enchanting economists for centuries. Money has both tangible and intangible properties. It can be used both as a form of exchange and/or a store of value. It can be a real and tangible object, like the coins and bills in your pocket. It can also represent intangible things such as the number denoting its value. Some people consider the dual nature of money - what it physically represents versus what it theoretically represents - to be similar to a quantum object, like a photon which has the characteristics of both a particle and light wave. And like some quantum objects, money can change from one moment to the next. A one dollar bill's worth is determined by a trusted authority, such as the Federal Reserve. But once we begin using it to buy goods and services, that value can change due to market rates. So today a dollar might get you a bottle of water, but tomorrow conditions could change, and you might be able to sell that same bottle of water for two dollars. This complex nature has been confounding and enchanting economists for centuries.

In money's earliest days, gold or silver was often used to make coins. These coins were different from our modern day bills as gold and silver have intrinsic value. However, there was only one reason why these coins functioned as money: the people using them valued gold and silver, and agreed they could be used to buy things. A society needs some kind of trust in its money to have a controlled supply of currency. If just anyone could create new money, money would lose its value. There needs to be a limited amount of it for the system to work. Money has constantly been evolving over time. It started with tally sticks, graduated

to gold and silver coins and then the world saw the advent of paper currency. With paper currency, we saw a further evolution of money which went from asset backed i.e gold backed to Fiat currency and it has continued to evolve ever since.

The current financial and economic landscape is uncertain; Fiat currencies have historically shown that they are not reliable to maintain value. Since the last economic crisis in 2008, the currency in circulation has been increasing steadily from around 800 Billion to 1600 Billion of Dollars in eleven years until the pandemic, where it increased to 2,187 Billion, as reported in August 2021 by the United States Federal Reserve.

We have seen the dawn of digital currency which started with online banking, that is to say Technology based exchange which created a pathway to the creation of (which was natural evolution of) cryptocurrencies. Cryptocurrencies are at this time, one of the strongest candidates in the alternative finance system for building and preserving the value of money.

Decentralization has been penetrating finance with blockchain technology as the spearhead of the new financial system, giving birth to a new form of Finance—Decentralized Finance (DeFi). A system by which financial products become available on a public decentralized blockchain network, making them open to anyone. A system by which software written on blockchains makes it possible for buyers, sellers, lenders, and borrowers to interact peer to peer or with a strictly software rather than a company or institution facilitating a transaction. Though the volume of trading tokens and money locked in smart contracts

in its ecosystem has been growing steadily, DeFi is an incipient industry whose infrastructure is still being built out. Regulation and oversight of DeFi are minimal or absent. DeFi is expected to take over and replace modern finance. Investors in the DeFi system believe in creating a more equal society through enhanced financial freedom and liberty. These investors, mostly from the millennial generation, believe in creating a new brighter, more sovereign financial system. A generation of young citizens against traditional financial regimes has recently stumbled upon the markets as an example of high liquidity and the power of networks.

KTR Capital intends to offer an investment opportunity in the healthcare sector of the United States of America and the World through their native token Healthcare Money Asset (HMA) token. Every now and then Healthcare giants come up with their Initial Public Offerings (IPOs), and Income Farm Offerings (IFOs), people can participate in these investment mechanisms through HMA tokens.

KTR Capital is intended to be an internet-native business that's collectively owned and managed by its members ,i.e., token holders. We are structuring a part of the company treasury that no one has the authority to access without the approval of the group. Decisions are governed by proposals and voting to ensure everyone in the organization has a voice. Investments of the company are fully democratized.

The backbone of the HMA is its smart contract and Ethereum blockchain network. The contract defines the rules of the

organisation and holds the group's treasury. Smart contracts are tamper-proof once they go live on Ethereum. Initially the tokens will be developed on the Ethereum blockchain networks, then as a futuristic move it has a strategic plan to develop the same number of tokens on Binance Smart Chain as well.

Above all, trust is essential to KTR Capital. The company is filing for approval of the U.S. Securities Exchange Commission as a National Securities Exchange company and as a mutual fund. A registration to become a member of a self-regulatory organization, FINRA, has also been started.

A HYBRID FINANCIAL SYSTEM

KTR Capital is committed to building a hybrid financial system—where centralized and decentralized systems meet. It is offering a decentralized solution where cryptocurrencies meet with assets and stocks. This will bring stability and will help the token to escape the uncertainty and volatility of the crypto market. Therefore, we call it a real stable coin. A coin based on the Healthcare Industry.

The HMA coin is a futuristic token. As the coin is linked to assets, there is a full-fledged probability that the coin's value will increase per value. The asset mentioned above is Healthcare. The value of healthcare assets and indexes will be linked to our cryptocurrency HMA, which could increase the value of the token by 25–72% per year, as major indexes of the stock market had through 2020–2021.

KTR Capital will organize with the capital acquisition in the Initial Coin Offering investments in two phases, Phase I. It will invest 50% of its total assets in securities of the public equity market of the United States of America comprising a special index. The index will include American and Global companies from the following industries:

- ▶ Pharmaceuticals
- ▶ Healthcare equipment and supplies
- ▶ Healthcare providers and services
- ▶ Biotechnology

- ▶ Life science
- ▶ Healthcare technology

Method to analyze and select assets from the investment portfolio

In the selection of financial assets that make up the investment portfolio, fundamental analysis is applied to know the financial health of the business and evaluate the projects that support its future performance with a focus on EBITDA.

EBITDA and other indicators are correlated with market benchmarks and capitalization levels to determine target prices, which are compared against historical levels using technical analysis to calculate trajectories, supports, resistances, as well as the moment of entry and exit.

This 50% of the collected money by the HMA ICO's for investing in public companies will be locked in our wallet, until we can have the U.S. Securities and Exchange

Commission approval as a National Securities Exchange. We are going to contract Covington & Burling LLP, famous lawyers in Wall Street known because of their ability to combine tremendous strength in litigation and corporate practices with deep knowledge of policy, to start the SEC filings.

The remaining 50% in Phase 1 will be invested in healthcare real estate, hospitals, stocks in an Initial Public Offering of

pharmaceutical and technology companies associated with medical care, research and support for startups, healthcare real estate, hospitals and would be used in the creation of KTR Capital Ecosystem. One of the first companies we are going to invest in is a company leader in FemTech, technology that benefits women.

EXISTING PROBLEMS OF HEALTHCARE SECTOR

Below is a list of hurdles that the contemporary healthcare sector faces that we pretend to give a solution through fund investing and collaborative projects with open source software. Through this strategy, which we call Universal Healthcare Access for HMA Holders (UHAAH Protocol) we pretend to recapture the token and insert it in the health system . The UHAAH protocol will become the milestone on a long term application for the currency, accomplishing 2 major objectives:

- ▶ To conserve and increase the value of the currency by increasing the demand of the token by its utilization as a transaction tool in hospitals, pharmacies, insurance.
- ▶ To give the company a tool for recapturing the currency, instead of using burning as a strategy. It is essential to secure the liquidity of the token in the medium term in order to protect its value, so the application of this protocol will be a high priority during the consolidation of the project. It will allow the recap of the token to later re-market it, creating a constant flow of the currency in the market

This protocol is based on the creation of a health service

infrastructure network and access to basic goods for people, who will be able to use HMA to pay for these, obtaining benefits periodically. This infrastructure will have hospitals, pharmacies, convenience stores, medical consultations and access to other health providers.

The development of the business plan will be carefully reviewed by KTR Capital interdisciplinary team in order to find both financial and medical viability. But essentially looking for the acquisition of businesses and alliances from small to high infrastructure.

The vision of this is to grow and increase the range of services progressively until health problems can be solved for people using HMA.

UHAHH Protocol will be done in three fundamental ways:

- ▶ Through the strategic alliance with hospitals, pharmacies, convenience stores promoting the use of the token.
- ▶ The creation of its own health care infrastructure in which the use of the token is prioritized.
- ▶ Permeate the token among health professionals, making it attractive to them so that they accept the token as a payment method on a daily basis.

Services Disbursed At A Snail's Pace

Whether it comes to ordering pizza or booking a cab, users prefer to choose services that offer them quickly and efficiently. However, in the healthcare sector, this convenience and speed

is missing. It is uncommon to see hospitals and doctors use outdated digital platforms to process patient data. Apart from offering services at phenomenally slow speeds, these platforms are vulnerable to hack attacks, thereby endangering the stored patient personal data.

Disorganized Storage Patterns

There is no single style of recording patient data. Thus, different service providers arrange records in an uncoordinated manner. Moreover, the information is stored and distributed on private networks that do not incentivize data sharing or allow patients to access their own records.

Insignificance Of The Patient

The healthcare sector follows a hierarchical relationship between practitioners and patients. This one-way mindset has also influenced the way data solutions have been developed for the sector. Additionally, with patients seeking help from multiple service providers, the necessity for a streamlined data mobility system that empowers the patient to access their records without any limitations is the need of the hour.

Data Stored In Haphazard Manner

Despite the prevalence of hacking and ransomware incidents, the healthcare industry continues to remain aloof. Most data solutions in this sector collect and store information on a unified database that not only decreases its mobility but also makes it an easy target for hackers.

Lack Of Transparency

It is interesting to note that in most cases, the patient has no control over their own medical records. This places the patient in a disadvantageous position as they are unable to track the progress of their health efficiently. Moreover, there is no system of accountability where the patient can cross-check the erroneous diagnosis made by their practitioners. Similarly, insurance companies have to depend on the documentation provided by the patient or partner clinics to process the reimbursements. However, it is possible to misrepresent facts and create frauds. Finally, the patient has no control over the privacy of their data. Most hospitals and medical institutions take the liberty to share private data with third-party research firms with no direct benefits to the patient.

No scope for investment

To be precise, there is no scope for investing in the healthcare industry that offers you lucrative benefits.

SOLUTIONS OFFERED BY HMA TOKENS

HMA is an ERC-20 token that focuses on solving the healthcare sector problem by offering profits to the token holders.

Mission

To create the first cryptocurrency that combines real value using healthcare assets, from stable companies as well as new and promising healthcare IPOs.

Vision

To become the first option for people searching for true value. To be the promoter of research and development in healthcare over the world.

List of Solutions are

Empowering The Patient

HMA empowers patients to have records stored in a structured format that will enable stakeholders to access and understand their contents in a streamlined fashion. Most importantly, the patient will be able to control the privacy settings of their stored data thereby allowing them to enable and disable access with relative ease. Finally, the user will be able to access their data from anywhere and at any time- through mobile devices.

Blockchain Storage And Data Encryption

Bypassing the security protocols of a blockchain is nearly impossible. Additionally, all data will be stored in an encrypted format that will further boost it's security.

Encourages Transparency

The current system of data management does not share data in a uniform manner. The system is notorious for not prioritizing the patient and enabling only a one-way communication channel. Every HMA token holder will have a complete record of all the transactions of payments done at different hospitals, and pharmacies.

Putting value to healthcare sector via a Coin

The main feature of the HMA Coin is that it is sustained by Healthcare assets in multiple forms, with the mission to create a stable coin with high income. It will help the community and the people to hold a real value currency that they can rely on to put their savings. It will help them get access to healthcare in a lucrative manner.

Insurance

We're used to having insurance for our medical bills, lives and cars, but today's multi-trillion-dollar insurance industry has plenty of problems, including inefficiency, fraud, human error and, most concerning of all, cyberattacks. Blockchain's ability to create trust in a trustless ecosystem through the use of public ledgers and fortified cybersecurity protocols has positive implications for the insurance industry's future growth. Along with artificial intelligence and big data, the potential that utilizing blockchain in insurance will unlock hinges upon three unique features in particular.

Building a stable coin

By creating a stable coin based on assets in the healthcare business, we are adding stable, growing value to the currency. With new exchanges, investment applications for cell phones, crypto trading is now easy. Everybody with a cell phone could have access to our crypto. New capital can be absorbed and reinvested in healthcare.

CORE OFFERINGS OF HMA TOKEN

- ▶ The value of the coin is determined by the assets that it contains, in addition to the demand and offer of the coin.
- ▶ It's the first currency on the market using this unique model, containing assets from the healthcare industry.
- ▶ Also the composition of the currency is determined by 50% Public Healthcare companies assets which will increase the value of HMA Token, this companies have a stable profitable balance and low volatility. 50% For KTR initial expenses, IPOs, Private companies, Startups, Research and development.
- ▶ The company has to reinvest for creating the best financial team, We also believe that it is necessary to invest in our community.
- ▶ The ultimate goal of the currency is to create a self-sufficient token which can be used in different layers of the health industry and also in day to day trading.
- ▶ The HMA is the only currency in the market with real intrinsic value, with big projections to the future. Buying HMA gives the holder the opportunity to change the health of the future.
- ▶ Offering an Initial Token Sale instead of a traditional venture capital round enables the community to participate in HMA's success story, rather than limiting it to a small, selected number of traditional venture capital funds.

CIRCULATION AND FLOW MECHANISM OF HMA COIN

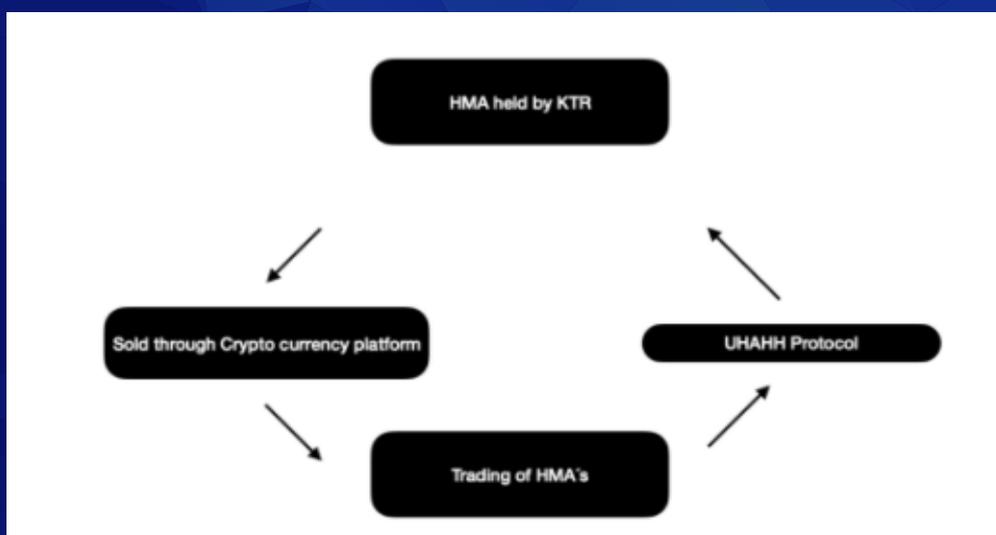
Circulation

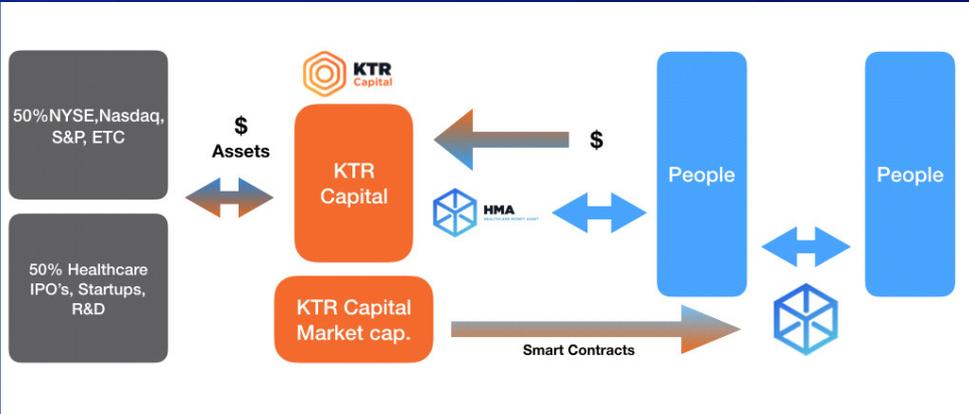
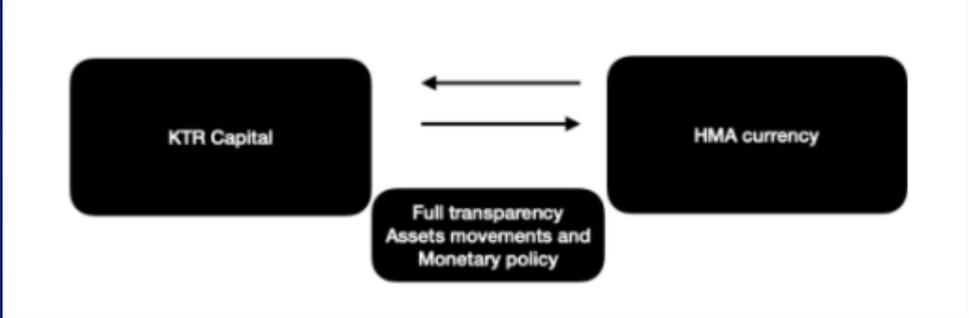
To conserve and spread the value of the currency, HMA will make sure that every crypto holder has access to healthcare opportunities.

The HMA Coin will be distributed among the crypto enthusiasts through Initial Coin Offering (ICO). Then eventually, it will make its presence at different cryptocurrency platforms, and will be used for buying, selling and trading. Now, the HMA Coin can be used by merchants around the world at different locations.

Flow mechanisms

Every movement of HMA Coin from and to KTR Capital will be done in a transparent manner, everything including monetary policy and assets movements.





SECURITY MEASURES WE HAVE UNDERTAKEN

- ▶ **Data Encryption:** The encryption feature is one of the crucial features in cryptography. It ensures high-grade protection of user's data and other confidential information.
- ▶ **Jail Login :** This feature restricts the user from logging in if they continuously provide wrong login credentials. And the access can be given only upon the proper confirmation from the user side.
- ▶ **Anti-Denial of Service (DoS):** This security feature safeguards the exchange from giant requests that are sent to the server.
- ▶ **Anti-Distributed Denial of Service (DDoS):** It contributes in preventing the platform from massive traffic rising from multifarious sources.
- ▶ **Server-Side Request Forgery (SSRF):** This protection is to secure internal systems from malicious attacks that originate from dangerous web applications.

UHAHH PROTOCOL

A protocol that will be used as a payment gateway for HMA token users. Users can use this gateway to complete transactions at different point of sale like:

- ▶ **Medical Consultation**
- ▶ **Healthcare investments- buying stocks**
- ▶ **Buying health insurance**
- ▶ **Hospital bills**
- ▶ **Buying medicines**

TECHNOLOGY STACK

KTR Capital was clear with its vision of developing a token that can do miracles in the healthcare sector. It was in search of a technology that will help them elevate a crypto business that will help the users and the project in every possible manner. The search ended on Blockchain technology. What motivated KTR Capital to actually invest in this trendy technology is mentioned below:

Blockchain Technology

Blockchain technology is attributed to the direct success of cryptocurrencies in the past couple of years. Also known as a distributed ledger, the blockchain facilitates peer-to-peer (p2p) exchanges. Moreover, the blockchain does not require a central authority to officiate transactions between users thereby making it a decentralized system.

While blockchain's influence in the functioning of cryptocurrency is undeniable, this revolutionary technology is not limited to only the monetary sector. Given today's society's dependence on technology, experts predict that blockchain will occupy an indispensable role in optimizing processes. The blockchain technology is quite versatile and finds applications in a variety of sectors. One report by IHS Markit suggests that by 2030, blockchain technology will be valued at a whopping \$2 trillion and will find use in the following sectors:

- ▶ **Power and Energy sector**
- ▶ **Advertising and Entertainment sector**
- ▶ **Banking and Investment sector**
- ▶ **Healthcare and Education sector**
- ▶ **Marketing and eCommerce sector**
- ▶ **Logistics and Supply Chain sector**

While blockchain has demonstrated its effectiveness in the financial sector, this technology has the potential to transform the oil and gas industry, especially with respect to payments and transportation expenses. The companies involved in this sector have to process hundreds of freight shipments every day which makes it a tedious task to track and manage transactions as well as remittances. Blockchain helps alleviate this problem by dramatically reducing discrepancies by emphasizing on transparency and accurately recording details of the many shipments and transactions.

Smart Contracts

Smart contracts are simply programs stored on a blockchain that run when predetermined conditions are met. They typically are used to automate the execution of an agreement so that all participants can be immediately certain of the outcome, without any intermediary's involvement or time loss. A smart contract code has a specific code that establishes the exact terms and conditions of a loan or service between individuals.

If certain terms or conditions are not met, collateral could be liquidated. All of this is conducted through specific code rather than manually by a bank or other institution. DeFi systems are designed to remove intermediaries between transacting parties.

Though the volume of trading tokens and money locked in smart contracts in its ecosystem has been growing steadily, DeFi is an incipient industry whose infrastructure is still being built out. Regulation and oversight of DeFi are minimal or absent. DeFi is expected to take over and replace modern finance. Historically, the technology that has given the power to people is the outlier technology, the breakthrough technology. DeFi is going to revolutionize finance because it is going to give power to the people.

Ethereum blockchain network

Ethereum is the perfect foundation for the initial coin offering of KTR Capital for a number of reasons :

- ▶ Ethereum's own consensus is distributed and established enough for organizations to trust the network.
- ▶ Smart contract code can't be modified once live, even by its owners. This allows the coin (HMA) to run by the rules it was programmed with.
- ▶ Smart contracts can send/receive funds. Without this you'd need a trusted intermediary to manage group funds.

- ▶ The Ethereum community has proven to be more collaborative than competitive, allowing for best practices and support systems to emerge quickly.

ERC-20 token standard

An ERC-20 token is a protocol that lays down a standard that tokens on the Ethereum blockchain have to adhere to. The protocol basically lays down guidelines in regards to transferring ownership of tokens, assessing the number of tokens stored at an address and establishing the total quantity of tokens in supply. Interestingly, this protocol can be modified and adapted for other networks.

Moreover, the Ethereum platform uses a Proof-of-Work (PoW) architecture which increases the speed of transactions. At favorable conditions, the Ethereum platform can conduct thousands of transactions per second.

Since the ERC-20 token allows easy customization and promises speed, it has become synonymous with ICOs. The major features of ERC-20 tokens are as follows:

- ▶ Tokens built using ERC-20 protocol are accepted by most exchanges
- ▶ Ethereum-based wallets can easily store any new tokens based on ERC-20 protocol
- ▶ Using these tokens, a user can make transactions without any hassle

The above features empower developers and users of ERC-20 tokens. Developers do not have to worry about the compliance of their tokens because the ERC-20 protocol is recognized by several exchanges. Likewise, users of this token can easily track their transactions and wallet status. Additionally, since ERC-20 tokens are used widely in ICOs, investors do not have to worry much about the technicalities of the token transactions and storage as they are already acquainted with it.

ROADMAP

PHASE 1

- ▶ Initial Coin Offering
- ▶ Initial Coin Offering The first coin is introduced to the market
- ▶ Initial Coin Offering Initiating marketing activities
- ▶ Initial Coin Offering Completing audit by third party

PHASE 2

- ▶ Launch of Medicine related NFT's
- ▶ Investors can gain ownership and authenticate their medicine names by creating it as an NFT
- ▶ Legal Team for SEC Commission Approval Funding of Private Healthcare Companies
- ▶ Consolidation Strategy to strengthen the coin

PHASE 3

- ▶ HMA Wallet will be converted into an ICO bench.
- ▶ Token creators and sellers can use the platform to sell tokens and can pay a certain cut to the HMA wallet admin.
- ▶ Complete integration of UHAHH protocol
- ▶ Multiple blockchain assets and multiple blockchain tokens can be sold at the same time.

- ▶ Multiple blockchain assets and multiple blockchain tokens can be sold at the same time.
- ▶ Receives authorization from SEC First buying of assets starts
- ▶ The First call for votes (every quarter)

Phase 4

- ▶ We introduce an affiliates module–We launch our own DEFI platform where people can stake any tokens and create liquidity pools and earn rewards
- ▶ Self independence Control of assets Equal distribution of coins starts
- ▶ UHAHH protocol consolidation

TOKENOMICS

- ▶ In the first phase of Initial Coin offering, a total 300 M coins will be supplied for sale- The key idea of this stage is to transmit to the people and the market that this is a groundbreaking new currency, completely different from what we have to date. True valuable stable currency backed up by healthcare assets.
- ▶ Full transparency, through our web page all the info the people interested to invest, can find the info including movements from the company assets to be owned, where Health=Value.
- ▶ Transition between the actual financial centralized currency and hybrid currency. If a client owns 10 K HMA it is granted a voter decision. Quaternary call for voting, every 3 months people who owned > 10K coins can enter to the web page and vote for future decisions.
- ▶ In the second phase, with the analysis from our expert team we will buy the best stocks in the market. Injection of value through the brought of assets in the healthcare market following the next

Composition: 50% established healthcare companies. Big Pharma and Big Tech Medical Companies: Pfizer (PFE), Lilly (LLY), Merck (MRK) Abbvie (ABBV), Sanofi (SNY), Novartis (NVS), Moderna (MRNA), Biontech (BNTX), Abbott (ABT), Johnson and Johnson (JNJ), Thermo Fisher Scientific (TMO) Medtronic (MDT), Danaher (DHR), Intuitive Surgical (ISRG), NeoGenomics (NEO), among others

Full transparency is the milestone, all the movements of assets will be posted on the webpage, also a monthly newsletter will include the technology and the research that the company is investing on. Democratizing the sale of coins, with the desire to make this coin reachable to every nation and people, 10% of the coins will be sent to underdeveloped countries and small capitals.

In Phase 3, because total coins are limited to 300 million tokens, our prognosis is that with coin shortage, the market value of HMA will increase. In this phase the company is going to be managed as a fund. All the market capitalization will be invested in equities. HMA Token will be linked to an Index and the value fluctuation would depend on the market value of the index. The index created by our medical and financial experts has a YOY of 65%. KTR will charge a fee for fund management. The fee will be a maximum 0.75% of the Assets Under Management (AUM) in return for providing investment management and supervisory services (including the provision of all services typically needed for the operation of KTR Capital LLC) under a comprehensive unitary fee structure. The unitary fee structure allows KTR to be paid for the advisory, supervisory, administrative, custody and other services they require under what is essentially an all-in fee structure. Those expenses include taxes and governmental fees, certain transaction expenses, certain custodial fees and expenses, costs of borrowing money (including interest expenses), and extraordinary expenses (such as litigation expenses), as well as various fees and expenses relating to regulatory reporting and filings and, preparing and sending reports to shareholders.

KTR Capital would seek agreements with healthcare providers to accept and use the coin. We will begin the placement of the coin in the healthcare market. Start the inversion and creation of the Universal Healthcare access for HMA holders. By creating Hospitals, Pharmacies that only accept HMA it will ensure people's access to health and the recapture of coins to hold control of the flux of coins in

the market. Quaternary voting on the assets to be invested. Every 100 K coins held gives the holder 1 vote on the company quaternary vote. No more than 20 votes per person.

For Phase 4, strategy to retain control of at least 20% of the available coins to control the supply of the coin. Full transparency of the movements of the assets. UHHAA Protocol consolidation.

Token Details

TOKEN NAME	HMA token
TOKEN SYMBOL	HMA
TOKEN TYPE	ERC-20
DECIMAL SUPPORT	12
TOTAL TOKEN SUPPLY	300 Million
TOKEN PRICE	1 USD
SOFT CAP	10 000 000
HARD CAP	300 000 000
ICO START DATE	-
ICO END DATE	-

Token Distribution

- ▶ Token Sale (Private & Public)
- ▶ Rewards
- ▶ Founder Team
- ▶ Marketing & Advisory
- ▶ Reserved for Development

Fund Utilization

- ▶ Platform & Core Product Development
- ▶ Marketing & Business Development
- ▶ Operations
- ▶ Exchange Listing
- ▶ Reserve
- ▶ Legal

TEAM DETAILS

- ▶ Adrian Cravioto M.D. MSc.- Chief Executive Officer
- ▶ Raul Moran M.D- Chief Research Officer
- ▶ Jesus Cedeño-Alcala Ph.D- Chief Investor Officer
- ▶ Alejandro Villanueva MBA- Chief Operating Office
- ▶ Anup Kumar-Chief Technology Officer
- ▶ Marianna Malo-Juvera- Business Development Officer
- ▶ Fernanda Arguelles- Public Relations Officer
- ▶ Fernanda Villarreal- Marketing Director

RISKS

Despite all our efforts a token carries many implicit risks, some of which we will mention below, but this does not mean that there are no others. These risks may result in the complete or partial loss of tokens, or their value.

The token holder assumes and fully understands all the risks involving tokens before investing. In the event that the token loses value or anything else occurs, the token issuer may not, under any circumstances, compensate the token holder in any way.

Offering and Trading Risks

► **liquidity Risk**

It is possible that the token in question may not be listed on any secondary market or that there may be a lack of liquidity in OTC (Over-The-Counter) markets.

The company is not responsible for any fluctuations that the token in question may suffer in any type of market, or for the fact that such markets may allow the token to be listed, which may entail liquidity risks. Even if the token were to be listed on a third-party platform, such platforms may not have sufficient liquidity or even face risks of regulatory or compliance changes, thus being susceptible to failure, fall or manipulation.

In addition, to the extent that a third-party platform lists the token in question, granting an exchange value to the token (either in cryptocurrencies or fiat money), such value may suffer volatilities. As a buyer of this type of asset,

the user assumes all risks associated with the aforementioned speculation and risks.

Risks Associated With the Execution of the Project and/or the Issuer

▶ Forward-Looking Information Risk

Certain information contained herein is forward-looking, including financial projections and business growth projections. Such forward-looking information is based on what the Company's management believes to be reasonable assumptions, and there can be no assurance as to the actual results. Future events could differ substantially from those anticipated.

▶ Unanticipated Risks

Cryptocurrencies and in this case this type of tokens are a newly created technology that is still in the testing phase. In addition to the risks mentioned above, there are other risks associated with their acquisition, storage, transmission and use, including some that can hardly be anticipated. Such risks may further materialize with unforeseen variations or arising from combinations of the above-mentioned risks.

▶ Regulatory Risk

Blockchain technology allows for new forms of interaction and certain jurisdictions may apply existing regulations or introduce new regulations

which may be contrary to the current configuration of smart contracts and may, among other things, result in substantial modifications to smart contracts, including their termination and the loss of tokens to the buyer.

The intention of this project is to comply with all the regulatory process so it can be considered a hedge fund, so it can trade over different instrument in the stock market, nonetheless we cannot ensure the complete approval of this project in the U.S regulations or in any other part of the world.

▶ **Risk of Project Failure or Abandonment**

The development of the project proposed by the Issuer herein may be impeded and stopped for different reasons, including lack of interest from the market, lack of funding, lack of commercial success or prospects (e.g., caused by competing projects). This token issuance does not guarantee that the objectives set forth herein will be fully or partially developed or that it will bring benefits to the holder of tokens offered by the Issuer.

▶ **Competitive Risk**

It is possible that other companies may provide services similar to that of the company. The company could compete with these other businesses, which could have a negative impact on the services provided by the company.

Risks Associated With Tokens and the Technology Used.

▶ High-Risk Product

This type of product has high implicit risk. The value of tokens may fluctuate up and down and a buyer may not recover the capital initially used.

There may also be changes in taxation and/or possible tax deductions. The aforementioned taxes and tax deductions always refer to those in force and their value will depend on the circumstances of each buyer. Participation in such projects must always be made taking into account all the information provided by the issuer.

▶ Software Risk

The smart contract by which the referred tokens are traded are based on the Ethereum protocol. Any malfunction, crash or abandonment of the Ethereum project may cause adverse effects on the operation of the tokens in question.

On the other hand, technological advances in general and in cryptography in particular, such as the development of quantum computing, may bring risks that result in the malfunction of the Tokens in question.

Smart Contracts and the software on which they are based are at an early stage of development. There is no guarantee or way to ensure that the issuance of tokens and their subsequent

marketing may be interrupted or subject to any other type of error, remaining an inherent risk of defects, failures and vulnerabilities that may result in the loss of the funds contributed or the tokens obtained.

There is a risk of hacker attacks on the technological infrastructure used by the Issuer and on essential networks and technologies. As a result, the Issuer may be partially,

In the case of Ethereum Proof-of-Work consensus mechanism, it could be the case that someone could control more than 50% of the computational power of blockchain miners in a so-called 51% attack and thus take control of the network (blockchain). Using more than 50% of the mining power (hash power), the attackers will always represent the majority, meaning they can impose their version on the blockchain.

In principle, this is also possible with less than 51% of the mining power. Once the attackers have gained control of the network, they could reverse or redirect initiated transactions, so that “double-spending” (i.e., perform multiple transactions of the same token) would be possible. The attacker can also block the transactions of others by denying confirmation.

Other computer attacks on the Ethereum blockchain, software and/or hardware used by the Issuer could also occur. In addition to hacker attacks, there is a risk that Issuer’s employees or third parties may sabotage technological systems, which may result in the failure of the Issuer’s hardware and/or software systems. This could also have a negative impact on the Issuer’s business activities.

► **Risk of Custody / Loss of Private Keys**

Tokens issued by the Issuer can only be acquired using an Ethereum digital wallet for which the token buyer has its respective private key and password. The private key, as a general rule, is usually encrypted by a password.

The Issuer's token buyer acknowledges, understands and agrees that in case of loss or theft of the private key or password, the tokens obtained and associated with the Ethereum digital wallet, the buyer may lose access to the tokens permanently. In addition, any third party with access to the aforementioned private key could misappropriate the tokens contained in the digital wallet in question. Any error or malfunction caused by or related in any way to the digital wallet or token storage system in which the buyer wishes to receive its tokens may also result in a loss of tokens.

► **Risk of Theft**

The concept of Smart Contracts, and the software platform on which they operate (i.e., Ethereum) may be exposed to cyber-attacks or hacks by third parties, whether through malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Any of these attacks could result in the theft or loss of invested capital or acquired tokens which, in turn, could lead to the non-achievement of the objectives set forth by the Issuer herein.

▶ **Risk of Incompatible Wallet Services**

The digital wallet service provider or the digital wallet used to receive tokens must comply with the ECR-20 token standard to be technically compatible with such tokens. Failure to ensure such compliance may result in the investor not gaining access to their tokens.

▶ **Healthcare Theme Investment Objective**

Long-term growth of capital. Principal Investment Strategies: Genomic and healthcare theme-based investment strategy invests primarily in domestic and foreign equity securities of companies across multiple sectors, including health care, information technology, materials, energy and consumer discretionary, that are relevant to the investment theme of the genomics. The Adviser believes companies relevant to this theme are those that KTR believes are substantially focused on and are expected to substantially benefit from extending and enhancing the quality of human and other life by incorporating technological and scientific developments, improvements and advancements in artificial intelligence, big data, genomics into their business, such as by offering new products or services that rely on genomic sequencing, analysis, synthesis or instrumentation. These companies may include ones that develop, produce, manufacture or significantly rely on or enable bionic devices, bio-inspired computing, bioinformatics, molecular medicine and agricultural biotechnology. Material Risks: Equity Securities Risk; Foreign Securities Risk (including Depositary Receipts Risk); Future Expected Genomic Business Risk; Health Care Sector Risk; Issuer Risk; Large-Capitalization

Companies Risk; Management Risk; Market Risk; Market Trading Risk; Innovative Technology Risk; Micro-Capitalization Companies Risk; Small- and Medium-Capitalization Companies Risk and Technology and Cyber Security Risks.

► **Artificial Intelligence & Robotics Theme Investment Objective**

Long-term growth of capital. Principal Investment Strategies: Biotech, artificial intelligence, robotics theme investment strategy invests primarily in domestic and foreign equity securities of companies that are relevant to the investment theme of Artificial Intelligence & Robotics. The Adviser believes companies relevant to this theme are those that KTR expects to focus on and benefit from the development of new products or services, technological improvements and advancements in scientific research related to, among other things, disruptive innovation in energy (“energy transformation companies”), automation and manufacturing (“automation transformation companies”), materials, and transportation. KTR considers a company to be an energy transformation company if it seeks to capitalize on innovations or evolutions in: (i) ways that energy is stored or used; (ii) the discovery, collection and/or implementation of new sources of energy, including unconventional sources of oil or natural gas and/or (iii) the production or development of new materials for use in commercial applications of energy production, use or storage. KTR considers a company to be an automation transformation company if it is focused on humans capitalizing on the productivity of machines, such as through the automation of functions,

processes or activities previously performed by human labor or the use of robotics to perform other functions, activities or processes. Material Risks: Equity Securities Risk; FinTech Risk; Foreign Securities Risk (including Depositary Receipts Risk); Industrials Sector Risk; Information Technology Sector Risk; Innovative Technology Risk; Issuer Risk; Large-Capitalization Companies Risk; Management Risk; Market Risk; Market Trading Risk; MicroCapitalization Companies Risk; and Small- and Medium-Capitalization Companies Risk and Technology and Cyber Security Risks.

► **Biotechnology Company Risk**

A biotechnology company's valuation can often be based largely on the potential or actual performance of a limited number of products and can accordingly be greatly affected if one of its products proves unsafe, ineffective or unprofitable. Biotechnology companies are subject to regulation by, and the restrictions of, the Food and Drug Administration, the Environmental Protection Agency, state and local governments, and foreign regulatory authorities. Pharmaceutical Company Risk. Companies in the pharmaceutical industry can be significantly affected by government approval of products and services, government regulation and reimbursement rates, product liability claims, patent expirations and protection and intense competition

CONTACT DETAILS

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KTR Capital is always delighted to listen to new suggestions or respond to queries that individuals may have. Hence, do not hesitate to contact us using any one of the following methods:

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