# HEREN TOKEN

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# HOPE

What you think you feel, you can learn to think and decide differently about anything, and when you are worried, you create an unrealistic idea of the future in your mind; And believing in this idea makes you feel negative. Simply put, you fear for the future for no good reason. Avoid worry, live a life of HOPE, and let the positive energies fill you;



For this reason, the team has decided to create a HOPE in the insurance services sector and cover the insurance costs. You do not need to be afraid of the high cost of insurance.

And get your expenses in digital and secure currency, with our expert experts, in the fastest time and without border and financial restrictions. Look at your life with more HOPE, that's right, our team provides insurance services at no extra cost. Get rid of traditional insurance companies.

# The purpose of forming HOPE

"HOPE is a good thing. It can be said that it is one of the best things, and good things never die."

We live in a time when perfectionism and having HOPE for it is the most important part of every person's life. The obligation to maintain this spirit stems from the following options:

- 1. Make financial backups for out-of-schedule expenses
- 2. Cross the past
- 3. Make good sense by changing your lifestyle
- 4. Break habits

The HOPE team was established with the help of specialists and university professors in the fields of treatment, insurance, finance, marketing and with the intention of creating a safe ceiling for treatment costs. This team uses the new generation of communications and the power of the Blockchain in the TRX, and the first team to provide specialized insurance services in this field, it tries to pay you all the costs of your treatment in the form of HOPE,

In return for these donations, the goal is to make a profit in the next steps. After years of research in the field of treatment, financial markets and community economics, the team has realized that by increasing the quality of life of people, income for service teams to Convenience will be achieved.

# How to work

HOPE started working on TRX services at the beginning of 2021 during several years of review, understanding of the treatment system, understanding of insurance services and the market and treatment costs in each country separately. This multi-year market research has enabled us to provide you users with the easiest, most cost-effective and least expensive service;

- HOPE provides services in three parts:

- 1. Cover insurance costs with average profit
- 2. Investment with high annual profit
- 3. Large investment and shareholder

## 1.1. How to cover insurance costs:

To reimburse the cost of insurance, register on the site by presenting a valid passport and complete details,

After registration, pay the cost of issuing the insurance policy on the blockchain platform by purchasing HOPE currency, and after payment, you will be able to use the insurance services completely and safely, to use the services after registration and payment, Our experts will guide you to receive the services and you can easily upload and send your documents and treatment form to your personal expert. The dollar equivalent of the treatment will be paid to the address of your wallet that you introduced to the site during the registration process. Details on how to register, deposit, submit documents and pay can be found in the relevant section.

Also to the amount of your deposit at the beginning of registration, Annual interest will be accrued on a daily basis and added to your deposit at the beginning of each month.

The deposit amount can be fully withdrawn and post-withdrawal treatment services will be canceled.

## 2.1. High Profit Investment Method: (Staking)

You can receive the annual interest, which will be calculated on a daily basis and added to the amount of your deposit at the beginning of each month, by buying HOPE currency and getting stuck in HOPE currency through the site. Details of this investment can be found in the relevant section.



## 3.1. Macro investment Method:

You can also be added to this team as the main shareholder, you can check its conditions on the relevant page and share in the company's profit.

# Financial information, profit (loss):

With the acquisition of digital currency in the world, electronic services will replace all services, the insurance industry is a completely profitable industry and we can say with strength that we are the first team to provide this service to all people,

No border restrictions, no financial restrictions and no social restrictions. Our financial team consists of university professors and lecturers, and after several years of reviewing the insurance industry, three revenue Methods for this currency can be examined on average:

- 1. The benefits of treatment services:
- 2. Deposit investment Method (Staking)
- 3. Macro investment Method:



All funding will be used to advance the project and make the process more widespread.



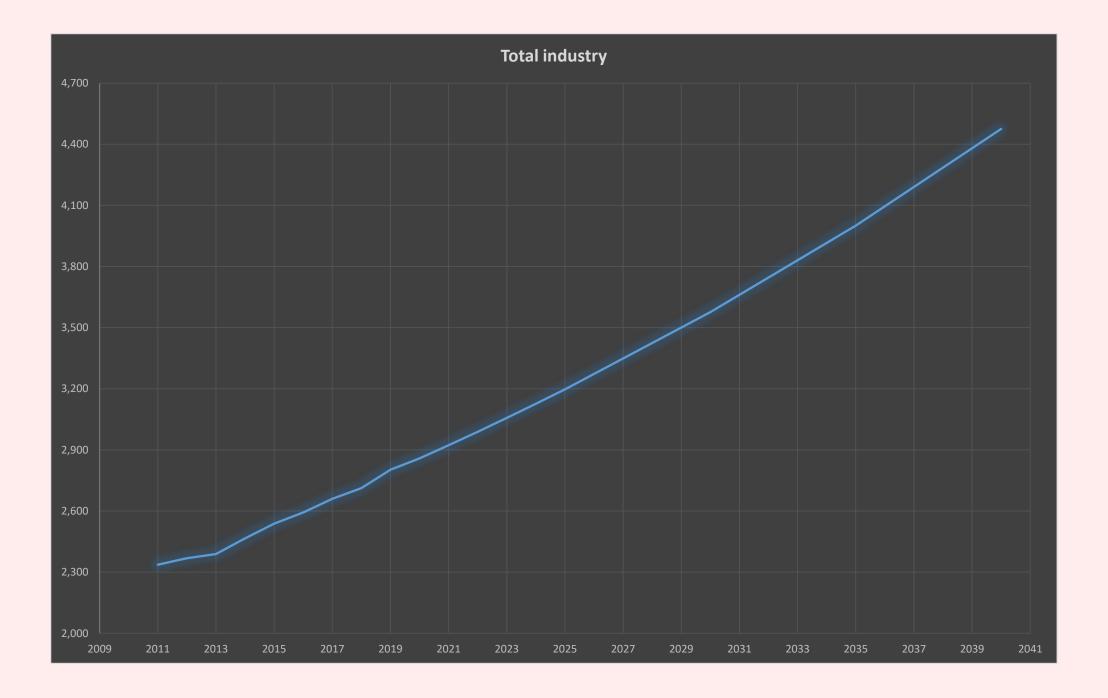
(billion dollars)

#### Status and future plans of the insurance industry

This team has been formed to provide insurance services on digital currency. According to the analysis done during these years, the growing trend of the insurance industry can not be ignored and now (2020) \$ 2.858.1 billion of liquidity is circulating in this industry, Why not use this huge amount in digital currency? With the help of digital currency, easily, without border restrictions, with increasing speed and security, an increase in life force can be achieved. During the studies, the situation of the insurance industry until 2040 will be as follows, and we will examine the token of HOPE in this market.

		St	atus and future	plans of	the insurance indu	stry		
		Insurance c	arriers		Insurance agencies	, brokerages and related s	ervices	Total
Year	Life and health (2)	Property/ casualty	Reinsurers	Total	Insurance agencies and brokers	Other insurance- related activities (3)	Total	industry
2011	788.9	611.6	25.6	1,426.10	649.2	261.1	910.3	2,336
2012	811.3	599.5	25.7	1,436.40	659.6	272.3	931.8	2,368
2013	813.2	593.7	26.2	1,433.10	672.3	283.5	955.8	2,389
2014	829	594.7	25.1	1,448.70	720	297.1	1,017.10	2,466
2015	829.8	611.6	25.1	1,466.50	762.8	309.1	1,071.80	2,538
2016	818.9	643.5	25.3	1,487.70	783.5	321.5	1,105.00	2,593
2017	850.4	639.7	26.6	1,516.70	809.6	333.3	1,142.90	2,660
2018	882.8	629.5	28.6	1,540.90	825.6	346.2	1,171.80	2,713
2019	931.2	650.3	28.6	1,610.10	842.8	349.5	1,192.20	2,802
2020	962.5	665.9	27.3	1,655.70	853.4	349	1,202.40	2,858
2021	984.33	681.00	27.92	1,693.25	872.75	356.91	1,229.67	2,923
2022	1,006.65	696.44	28.55	1,731.64	892.54	365.01	1,257.55	2,989
2023	1,029.47	712.24	29.20	1,770.91	912.78	373.28	1,286.07	3,057
2024	1,052.82	728.39	29.86	1,811.07	933.48	381.75	1,315.23	3,126
2025	1,076.69	744.90	30.54	1,852.13	954.65	390.41	1,345.05	3,197
2030	1,204.43	833.28	34.16	2,071.88	1,067.91	436.72	1,504.63	3,577
2035	1,347.33	932.14	38.22	2,317.69	1,194.61	488.54	1,683.15	4,001
2040	1,507.18	1,042.73	42.75	2,592.66	1,336.34	546.50	1,882.84	4,475



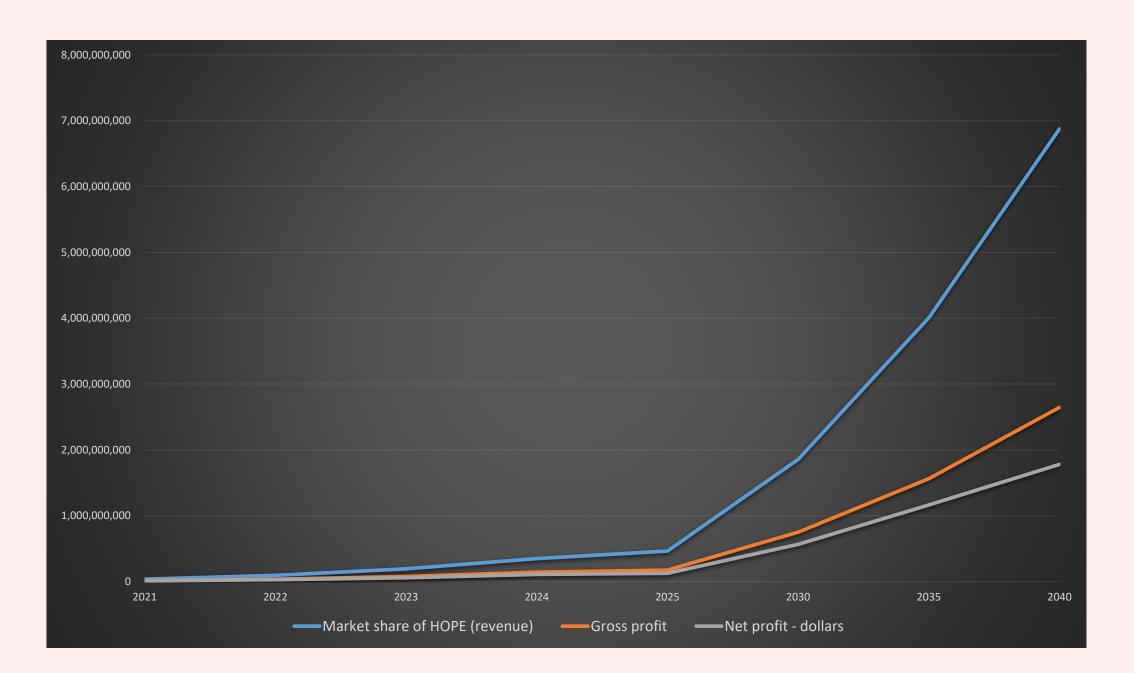




HOPE's share of the insurance industry can easily follow the table below, these are the minimum targets of our token, the net profit of this project can motivate competitors to enter, our team HOPE's to provide the best services in the field of insurance And in return for these services will have the minimum profit in the following table:

					(Figures in dollars)			
	2021	2022	2023	2024	2025	2030	2035	2040
Market share of HOPE (revenue)	36,477,931	93,980,197	192,222,642	348,419,745	463,133,679	1,855,400,935	4,004,033,151	6,874,364,660
Insurance claims payable	(17,537,467)	(45,734,638)	(89,875,090)	(157,565,359)	(224,442,716)	(841,195,039)	(1,800,374,618)	(2,739,004,669)
Other costs (support, marketing and administration)	(4,282,649)	(11,936,582)	(25,358,925)	(47,968,442)	(65,599,979)	(263,788,363)	(640,789,334)	(1,490,340,776)
Gross profit	14,659,836	36,310,999	76,990,650	142,887,968	173,093,009	750,419,564	1,562,871,234	2,645,021,255
tax	(3,640,427)	(9,280,471)	(18,887,394)	(34,869,643)	(46,703,574)	(185,796,803)	(398,991,821)	(866,008,829)
Net profit - dollars	11,017,388	27,028,506	58,101,233	108,016,302	126,387,410	564,620,731	1,163,877,377	1,779,010,386





# **Status of HOPE in this market:**

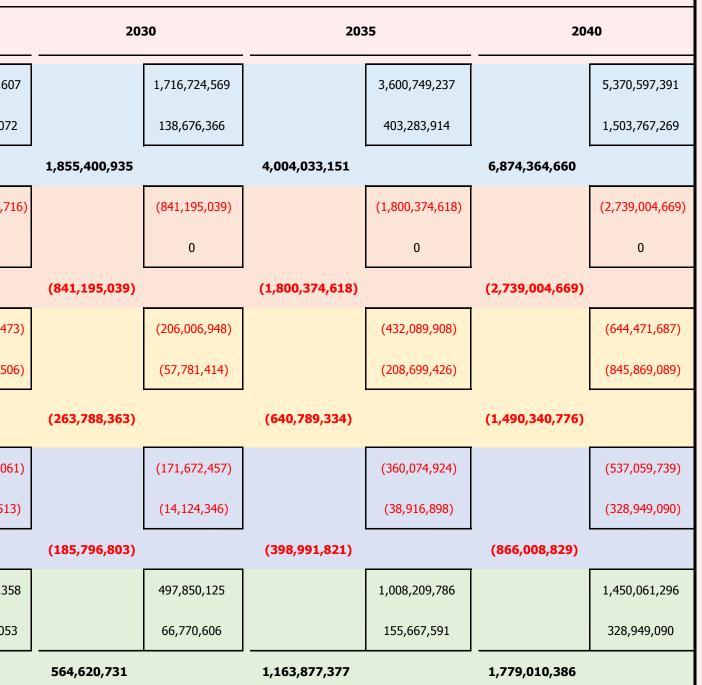
HOPE is ready to invest in three areas:

**1**. The benefits of treatment services

# 2. Deposit investment method (Staking)

# **3. Macro investment method**

									Year	
	202	1	202	2	202	3	202	4	202	5
1. The benefits of treatment services		35,074,934		89,675,760		183,418,552		328,261,164		431,620,60
2. Deposit investment method (Staking)		1,402,997		4,304,436		8,804,090		20,158,581		31,513,072
Market share of HOPE (revenue)	36,477,931		93,980,197		192,222,642		348,419,745		463,133,679	
1. The benefits of treatment services		(17,537,467)		(45,734,638)		(89,875,090)		(157,565,359)		(224,442,71
2. Deposit investment method (Staking)		0		0		0		0		0
Insurance claims payable	(17,537,467)		(45,734,638)		(89,875,090)		(157,565,359)		(224,442,716)	
1. The benefits of treatment services		(4,208,992)		(10,761,091)		(22,010,226)		(39,391,340)		(51,794,473
2. Deposit investment method (Staking)		(73,657)		(1,175,491)		(3,348,699)		(8,577,102)		(13,805,50
Other costs (support, marketing and administration)	(4,282,649)		(11,936,582)		(25,358,925)		(47,968,442)		(65,599,979)	
1. The benefits of treatment services		(3,507,493)		(8,967,576)		(18,341,855)		(32,826,116)		(43,162,06
2. Deposit investment method (Staking)		(132,934)		(312,895)		(545,539)		(2,043,526)		(3,541,513
tax	(3,640,427)		(9,280,471)		(18,887,394)		(34,869,643)		(46,703,574)	
1. The benefits of treatment services		9,820,982		24,212,455		53,191,380		98,478,349		112,221,35
2. Deposit investment method (Staking)		1,196,406		2,816,051		4,909,853		9,537,953		14,166,053
Net profit - dollars	11,017,388		27,028,506		58,101,233		108,016,302		126,387,410	





#### 1. The benefits of treatment services

Our team predicts that this capital acquisition in the insurance industry in the next 5 years will amount to \$ 430 million, a lot of capital will be easily injected into digital currency. This is the beginning of a great business.

This is the beginning of a big business for the insurance industry, we as the first executive team intend to achieve it, our performance estimates for the coming years and according to professional analysis are as follows:

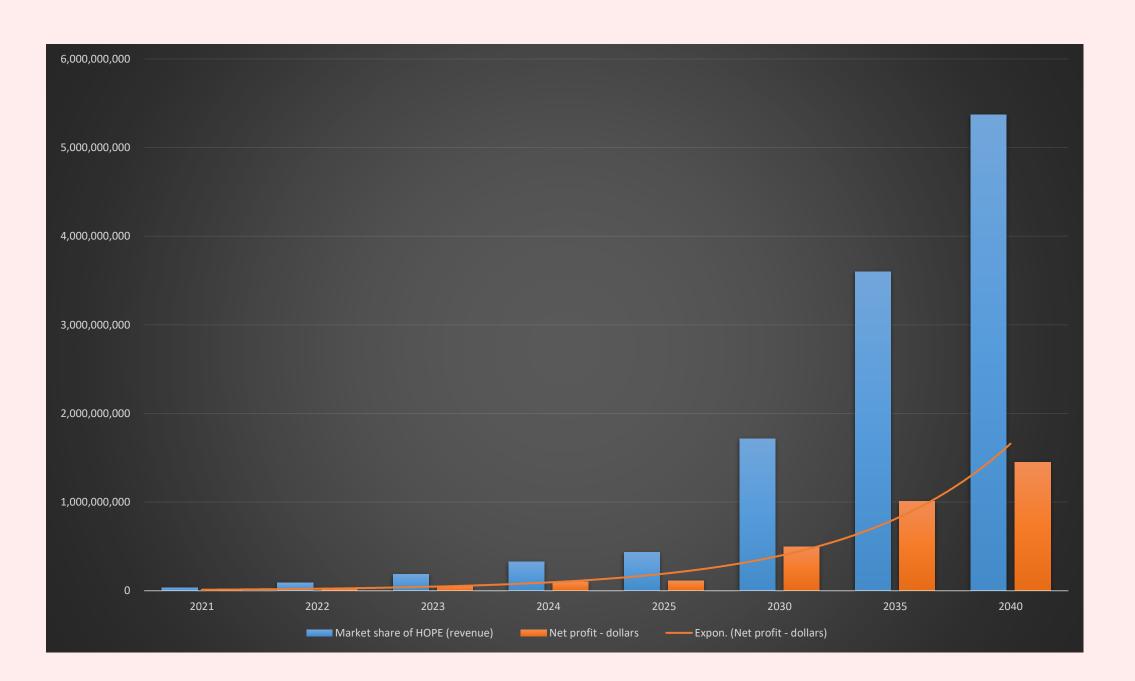
(Figures in dollars)

Year	The total value of the insurance industry	The amount of capital transferred to digital currency	Market share of HOPE (revenue)	Insurance claims payable	Other costs (support / marketing / administrative / tax)	Net profit - dollars	Percentage of profit from income
2021	2,922,911,166,778	116,916,447	35,074,934	(17,537,467)	(7,716,485)	9,820,982	28%
2022	2,989,192,011,783	298,919,201	89,675,760	(45,734,638)	(19,728,667)	24,212,455	27%
2023	3,056,975,861,896	611,395,172	183,418,552	(89,875,090)	(40,352,081)	53,191,380	29%
2024	3,126,296,799,729	1,094,203,880	328,261,164	(157,565,359)	(72,217,456)	98,478,349	30%
2025	3,197,189,680,764	1,438,735,356	431,620,607	(224,442,716)	(94,956,534)	112,221,358	26%
2030	3,576,509,518,486	5,722,415,230	1,716,724,569	(841,195,039)	(377,679,405)	497,850,125	29%
2035	4,000,832,485,098	12,002,497,455	3,600,749,237	(1,800,374,618)	(792,164,832)	1,008,209,786	28%
2040	4,475,497,825,766	26,852,986,955	5,370,597,391	(2,739,004,669)	(1,181,531,426)	1,450,061,296	27%

# **Revenue of HOPE Insurance**

Costs with the highest possible amount considered, the profit from this coverage will easily be more than 20% of the above analysis. Conservative investigations have been carried out.







All insurance services have been reviewed and registered separately in each of the following tables. Everything is clear and realistic And the goals are easily achievable, our team's estimate will be fully realized by raising capital and will be communicated to all shareholders and interested parties in future financial reports.

2021 2022 **Branch Insurance claims Insurance claims** Market share of Market share of other costs و payable other costs و payable Net profit - dollars Net profit - dollars **HOPE** (revenue) (support / marketing **HOPE** (revenue) (support / marketing / administrative / tax) administrative / tax) health insurance 9,989,065 (7, 192, 127)2,796,938 25,538,950 (18, 643, 433)6,895,516 **Car Expense Insurance** 32,220,334 12,602,359 (9,073,698) (23, 520, 844)3,528,660 8,699,490 Fire costs insurance (3,285,480) 1,277,687 (8,516,623) 4,563,167 11,666,606 3,149,984 941,482 8,596,708 (6,275,597) Housing costs insurance 3,362,436 (2,420,954)2,321,111 **Cargo insurance** 1,195,473 (860,740)334,732 3,056,454 (2,231,212)825,243 Insurance of other services (2,420,954)941,482 (6,275,597)3,362,436 8,596,708 2,321,111 24,212,455 35,074,934 (25,253,952) 9,820,982 89,675,760 (65,463,305) Total

(Figures in dollars)



		2023		2024			
Branch	Market share of HOPE (revenue)	Insurance claims payable و Other costs (support / marketing / administrative / tax)	Net profit - dollars	Market share of HOPE (revenue)	Insurance claims payable و Other costs (support / marketing / administrative / tax)	Net profit - dollars	
health insurance	52,236,157	(37,087,672)	15,148,486	93,486,191	(65,440,334)	28,045,857	
Car Expense Insurance	65,901,945	(46,790,381)	19,111,564	117,943,627	(82,560,539)	35,383,088	
Fire costs insurance	23,862,324	(16,942,250)	6,920,074	42,706,008	(29,894,206)	12,811,802	
Housing costs insurance	17,583,299	(12,484,143)	5,099,157	31,468,541	(22,027,979)	9,440,562	
Cargo insurance	6,251,527	(4,438,584)	1,812,943	11,188,254	(7,831,778)	3,356,476	
Insurance of other services	17,583,299	(12,484,143)	5,099,157	31,468,541	(22,027,979)	9,440,562	
Total	183,418,552	(130,227,172)	53,191,380	328,261,164	(229,782,815)	98,478,349	

		2025		2030			
Branch	Market share of HOPE (revenue)Insurance claims payable و Other costs (support / marketing / administrative / tax)		Net profit - dollars	Market share of HOPE (revenue)	Insurance claims payable و Other costs (support / marketing / administrative / tax)	Net profit - dollars	
health insurance	122,922,146	(90,962,388)	31,959,758	488,909,622	(347,125,831)	141,783,790	
Car Expense Insurance	155,080,483	(114,759,558)	40,320,926	616,815,953	(437,939,326)	178,876,626	
Fire costs insurance	56,152,830	(41,553,094)	14,599,736	223,341,844	(158,572,709)	64,769,135	
Housing costs insurance	41,377,027	(30,619,000)	10,758,027	164,572,676	(116,846,600)	47,726,076	
Cargo insurance	14,711,095	(10,886,210)	3,824,885	58,511,798	(41,543,377)	16,968,422	
Insurance of other services	41,377,027	(30,619,000)	10,758,027	164,572,676	(116,846,600)	47,726,076	
Total	431,620,607	(319,399,249)	112,221,358	1,716,724,569	(1,218,874,444)	497,850,125	



		2035		2040			
Branch	Market share of HOPE (revenue)			Market share of HOPE (revenue)	Insurance claims payable و Other costs (support / marketing / administrative / tax)	Net profit - dollars	
health insurance	1,025,464,993	(738,334,795)	287,130,198	1,529,503,793	(1,116,537,769)	412,966,024	
Car Expense Insurance	1,293,742,521	(931,494,615)	362,247,906	1,929,645,679	(1,408,641,346)	521,004,333	
Fire costs insurance	468,449,038	(337,283,307)	131,165,731	698,702,136	(510,052,559)	188,649,577	
Housing costs insurance	345,183,467	(248,532,096)	96,651,371	514,848,801	(375,839,624)	139,009,176	
Cargo insurance	122,725,752	(88,362,541)	34,363,211	183,048,182	(133,625,173)	49,423,009	
Insurance of other services	345,183,467	(248,532,096)	96,651,371	514,848,801	(375,839,624)	139,009,176	
Total	3,600,749,237	(2,592,539,450)	1,008,209,786	5,370,597,391	(3,920,536,095)	1,450,061,296	

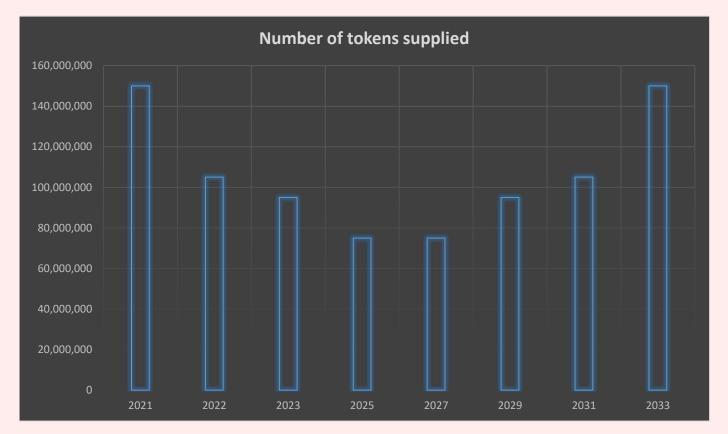


# 2. Deposit investment method (Staking)

HOPE started with 1 billion tokens, How to supply this number of tokens will be done during the following schedule, The reason for the limited supply and reduction of these tokens is to protect the interests of investors and the value of the token. Most of the tokens are allocated to investors and to cover insurance costs.

Year	Total number of tokens	Number of tokens available	Number of tokens supplied
2021			150,000,000
2022			105,000,000
2023			95,000,000
2025	1 000 000 000		75,000,000
2027	1,000,000,000	850,000,000	75,000,000
2029			95,000,000
2031			105,000,000
2033			150,000,000
			850,000,000

150 million tokens will not be available for system stability.





Our team estimates that the percentage of tokens in the table below can be returned to the system. On average, the annual token profit is estimated at 18%. This staking will create a balance in supply and demand. And is used to improve the performance and stability of the system, the amount of tokens deposited will increase the strength of the team and add more revenue branches. There is a written program for this section that will be prepared for investors during the quarterly reports on the site. Therefore, we expect to receive a profit from this amount of capital:

			Base	ed on the num	ber of tokens				250,000,000
Year	Number of tokens supplied	Percentage of token assignment to HOPE	staking (on an annual basis)	Project revenue from staking (annual)	Financial expenses (18% per annum)	Support costs	Тах	Net profit	200,000,000
2021	150,000,000	10%	15,000,000	6,000,000	0	(315,000)	(568,500)	5,116,500	150,000,000
2022	255,000,000	12%	30,600,000	12,240,000	(2,700,000)	(642,600)	(889,740)	8,007,660	
2023	350,000,000	12%	42,000,000	16,800,000	(5,508,000)	(882,000)	(1,041,000)	9,369,000	
2025	425,000,000	12%	51,000,000	40,800,000	(15,120,000)	(2,754,000)	(4,585,200)	18,340,800	100,000,000
2027	500,000,000	10%	50,000,000	40,000,000	(18,360,000)	(2,700,000)	(3,788,000)	15,152,000	
2029	595,000,000	10%	59,500,000	47,600,000	(18,000,000)	(3,213,000)	(5,277,400)	21,109,600	50,000,000
2031	700,000,000	10%	70,000,000	56,000,000	(21,420,000)	(3,780,000)	(6,160,000)	24,640,000	
2033	850,000,000	14%	119,000,000	95,200,000	(25,200,000)	(6,426,000)	(12,714,800)	50,859,200	0 2021 2022 2023 2025 2027 2029 2031 2033 2035 2040
2035	850,000,000	14%	119,000,000	95,200,000	(42,840,000)	(6,426,000)	(9,186,800)	36,747,200	Project revenue from staking (annual) Net profit
2040	850,000,000	14%	119,000,000	238,000,000	(107,100,000)	(26,775,000)	(52,062,500)	52,062,500	Expon. (Net profit)



	Based on dollar value												
Year	Market share of HOPE (income - dollars)	The dollar value of each token	Dollar value of the token provided	staking (on an annual basis)	Project revenue from staking (annual)	Financial expenses (18% per annum)	Support costs	Tax	Net profit - dollars				
2021	35,074,934	0.2338	35,074,934	3,507,493	1,402,997	0	(73,657)	(132,934)	1,196,406				
2022	89,675,760	0.3517	89,675,760	10,761,091	4,304,436	(949,508)	(225,983)	(312,895)	2,816,051				
2023	183,418,552	0.5241	183,418,552	22,010,226	8,804,090	(2,886,484)	(462,215)	(545,539)	4,909,853				
2025	328,261,164	0.7724	328,261,164	39,391,340	31,513,072	(11,678,374)	(2,127,132)	(3,541,513)	14,166,053				
2027	686,689,828	1.3734	686,689,828	68,668,983	54,935,186	(25,215,250)	(3,708,125)	(5,202,362)	20,809,449				
2029	1,373,379,655	2.3082	1,373,379,655	137,337,966	109,870,372	(41,547,620)	(7,416,250)	(12,181,300)	48,725,202				
2031	2,093,529,502	2.9908	2,093,529,502	209,352,950	167,482,360	(64,062,003)	(11,305,059)	(18,423,060)	73,692,238				
2033	2,847,139,370	3.3496	2,847,139,370	398,599,512	318,879,609	(84,409,308)	(21,524,374)	(42,589,185)	170,356,742				
2035	3,600,749,237	4.2362	3,600,749,237	504,104,893	403,283,914	(181,477,762)	(27,221,664)	(38,916,898)	155,667,591				
2040	5,370,597,391	6.3183	5,370,597,391	751,883,635	1,503,767,269	(676,695,271)	(169,173,818)	(328,949,090)	328,949,090				



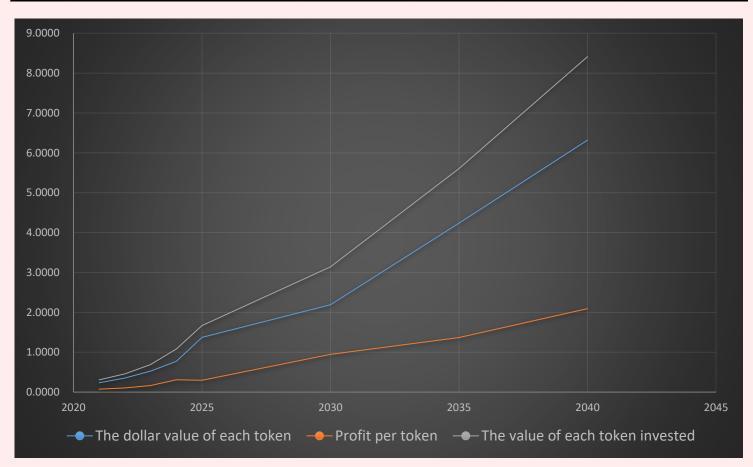




# 3. Macro investment method

You can increase the productivity of HOPE in this project as a shareholder with us. As the project progresses, all stakeholders will grow. The value of each token at the beginning of the project is given in the table below according to the amount of capital invested:

Year	Net profit - dollars	The dollar value of each token	Number of tokens supplied	Profit per token	The value of each token invested	Percentage of profitability from the start of the project
2021	11,017,388	0.2338	150,000,000	7%	0.3073	131%
2022	27,028,506	0.3517	255,000,000	11%	0.4577	196%
2023	58,101,233	0.5241	350,000,000	17%	0.6901	295%
2024	108,016,302	0.7724	350,000,000	31%	1.0810	462%
2025	126,387,410	1.3734	425,000,000	30%	1.6708	715%
2030	564,620,731	2.1932	595,000,000	95%	3.1422	1344%
2035	1,163,877,377	4.2362	850,000,000	137%	5.6054	2397%
2040	1,779,010,386	6.3183	850,000,000	209%	8.4113	3597%



# Project stages:

- 1. Understanding the treatment and insurance industry
- 2. Market research at the macro level of all countries
- 3. Creating a specialized team and receiving specialized advice
- 4. Creating a safe, transparent and reliable platform
- 5. Marketing and AirDrop
- 6. Receiving shareholders and sales representatives and concluding contracts
- 7. Providing services to less developed countries
- 8. Update HOPE, to facilitate and increase the speed of service
- 9. Establish official representation in countries agreeing to welfare services
- 10. Update HOPE to provide other insurance services
- 11. Add housing insurance, fire insurance and freight insurance services and  $\cdots$
- 12. Providing services to developed countries
- 13. Concluding contracts with health care centers, hospitals
- 14. Updating the HOPE and Method of payments to individuals and legal entities

15. Creating a safe environment for direct payment to medical centers and removing the patient from the payment section

(The patient is easily discharged after receiving treatment services and his treatment costs will be paid automatically through HOPE to the treatment center)