



COMPANY PROFILE

Our Business Structure and Target

Hubiotex Investment company is a leading global advisory, investments and Solutions Company that helps clients around the world turn investing into a path for growth. We pride ourselves on providing products and solutions designed to meet the investment objectives of our clients.

Hubiotex Investment Company is a steward of our clients' assets with a responsibility to act in their best interest. Our investment management teams recognize the importance of fundamentals-based research, incorporating ESG factors as appropriate into the research process across fixed



income, equities and alternatives.

Clients First

The needs of our clients have always been at the heart of our business hence we seek to build long-term partnerships with investors.

Responsibility

Our commitment to act responsibly pervades throughout our company, our principles of responsible governance are reflected in everything that we do.

everything they need for effective activity. Banks are quite prudent to "newbies", so it is often very difficult to borrow as much as necessary from banks.

Hubiotex Investment Company intends to stay in business for a long time and do its best to ensure high revenue on investor's deposits. The more money we collect, the higher the return. That's why Cashflow Investment had started attracting small investments starting from only \$100 Our experts had examined and

analyzed the relevant investment markets and developed a highly efficient trading strategy. Investors can choose from a variety of investment packages to invest their funds for different periods of time and receive the

best revenue at low risks. Please find more information on investment terms in your personal account.

In addition to favorable investment proposal we also offer fair and

transparent conditions of the affiliate program. You have the opportunity to start a business of your own and earn additional money by just sharing the word of our Company and demonstrat-

ing its potential to others. Our referral rewards program offers earning from deposits made by your referrals.

Cashflow Investment platform is a safe place to keep and increase your money.

DEDICATED EXPERTS

We are investment experts with an explicit focus on protection

and security. We understand that every customer has different circumstances and objectives and it's these differences that influence our diverse range of products. Each of our clients is assigned a personal gold consultant to offer expert guidance on products, markets and timing, with no obligation to purchase. Not merely a shopping basket

experience, our investments are tailored to the investor and designed to minimize tax exposure. Our in-house specialists hold qualifications in Law, Accountancy, Investment Banking and Property and use their broad and extensive knowledge to deliver practical and tax-efficient solutions for our clients.

Hubiotex Investment Company offers a uniquely consultative approach to purchasing and selling physical gold and silver, regardless of how much you are looking to invest. We pride ourselves on our simple and tailored strategy, working with,

beginners and experienced investors alike, to find the precious metal investment that will benefit those most. Whether you are looking to convert personal savings or part of your pension into physical gold or silver, we can provide a tax-efficient solution. In addition, our Buy Back Guarantee means your gold and silver investment is as liquid as the cash in your bank account.

OUR CREDENTIALS

Hubiotex Investment Company has quickly established itself as a trusted market leader. We are members of the Royal Numismatic Association, European Numismatic Association, European Cham-

ber of Commerce and the Information Commissioner, as well as being frequently featured in the Press including FT, Daily Mail, Reuters, WSJ, Money Week, Observer, Guardian, Your Money and others.

Quality and performance

We provide a disciplined value approach to your investment planning with our top-down, bottom-up approach to research. We aim to achieve sustainable income and capital gains from your investment portfolio by following consistent value-based guidelines. With the utmost regard for client confidentiality, we offer objective financial advice with investment strategies that work delivered

through service that is not driven by commissions but a share of investment performance.

Experienced Portfolio Managers

Hubiotex Investment Company comprises of a team of professional account managers aimed at adequately maximizing account profits

24/7 Support Service

We understand how important having reliable support service is to you. Please don't hesitate to contact us should you have any questions and we will get back to you in no time!

OUR ADVANTAGES

Taxation

As a governance oriented investment firm, we help fund public works and services—and to build and maintain the infrastructures used in our resident country through our prompt tax filings.

Daily Income

You will receive earnings every 24 hours on all days of the year. Your deposit is working all the time, even on weekends and holidays.

Fast Withdrawals

Your withdrawal will be processed by our operators as fast as possible. Maximum waiting time is up to 24 hours

Data Protection

We make every effort to ensure that your data and funds are 100% secured. We only use secure connections and top-class servers.

Funds Management

The Funds Management business supports new and emerging investment platforms through their launch and growth phases. Funds Management builds on the Company's success in Investment Management supports the move towards a leader in alternative investing. Leveraging the Group's rich business heritage, global network, and strong financial position, Funds Management provides managers significant investment capital as well and operational and financial support to grow their portfolio. In addition, this platform gives investors access to multiple boutique fund managers through an institutional platform backed by a premier listed financial services company.

In recent years the investment industry, and in turn investors, have introduced a new gauge:

Hubiotex Investment Company- Environment, Social and Governance as a supplement to traditional financial gauges

Hubiotex Investment company changes are happening faster than ever, reshaping how people live and invest. We believe that

Hubiotex Investment Company factors are going increasingly mainstream and can be used to drive investment outperformance.

Investing for a sustainable future
The era of green bonds has arrived. We are seeing the increasing use of bond markets to raise capital to fund the low-carbon economy, especially from the issuance of 'green bonds'.

While many in the fixed income market are grappling with green



bonds, others are working out how best to incorporate broader environmental, social and governance Cashflow Investment strategies into their portfolios, a task rapidly growing in importance.

Why does it matter?

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Making the first step right is crucial to the long road of investments. Of the five steps, the first is to assess your risk tolerance and decide the most suitable asset allocation for yourself. Different people have different attitudes towards investment. Some are not



willing to take any risks or withstand losses, and therefore would rather forgo potentially higher returns. Some are willing to take some risks but tend to avoid huge volatility. Some are willing to take risks in exchange for returns that outperform the markets.

How to gauge one's risk

tolerance? Look at your investment horizon. Put it simply, the longer your investment life, the higher the risk you can take because you can afford the time to last a cycle, which helps smooth out short-term volatility. For instance, a young person just starts working, who is still far from retirement, can take more risk.

Long Term

Our spirit of mutual trust enables us to win the trust and loyalty of our clients, which is vital in forming long-term, mutually beneficial relationships.

Serving Our Clients

We work every day to earn our clients' trust, whether they're individual investors or the world's biggest institutions. By tapping a global network of diverse perspectives, we design innovative solutions tailored to meet investors' unique needs and engineered to deliver the performance they expect. We offer sophisticated wealth-planning tools and expert advice for high-net-worth individuals, families and smaller institutions, helping investors make their money meaningful. Responsible investing is part of a growing movement—one we can help you embrace. Ultimately you don't have to choose between profits and purpose. You can pursue both. Responsible investing is more than a slogan. It involves real investment choices. But there are many ways to invest through a responsible lens—and sometimes it's hard to know where to start. Let us help you with the essentials. Our strategies embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe

perspectives and strategies across markets and sectors. Embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe perspectives and strategies across markets and sectors.

Our financial team also includes specialists who are experts in evaluating new

private businesses called start-ups which have most chances to grow into large-scale and highly profitable enterprises. The idea is very simple: every business needs starting capital to go through bureaucratic formalities, rent premises, purchase equipment and other assets, hire employees and so on. As a rule, start-ups don't have sufficient funds to afford

ALGORITHMIC TRADING

In addition to manual trading by top-level traders, our specialists have developed specialized software (robots) that trades according to specified algorithms and brings a stable income to the company.

EXCHANGE OPERATIONS

Our company provides an opportunity to exchange funds for both private clients and companies. Low commissions with large volumes of transactions bring good additional income.



BENEFITS OF INVESTING WITH US

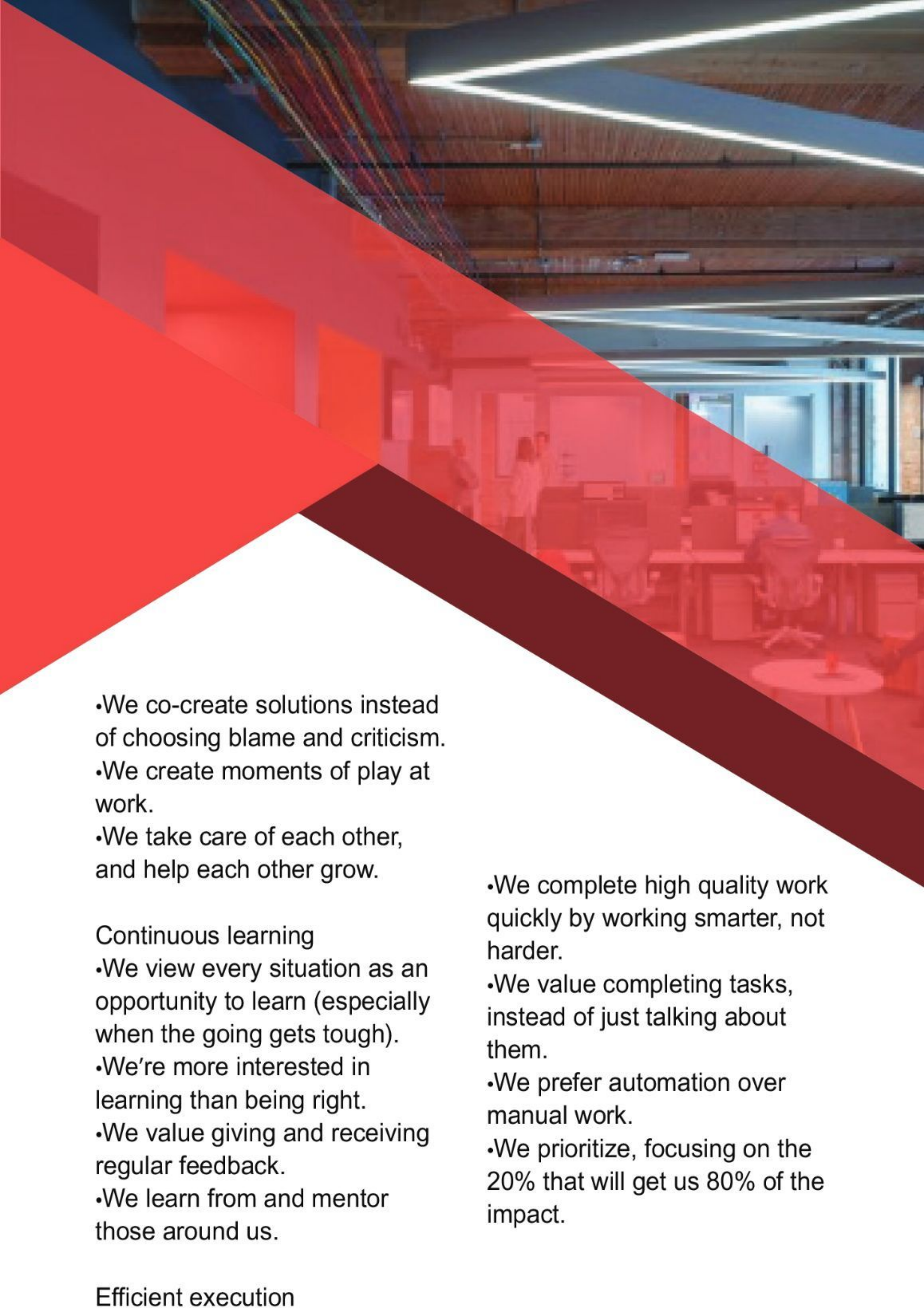
- We share information efficiently, improving collaboration and productivity.
- We're succinct, candid and kind.



- We practice active listening.
- We talk to people directly about issues, instead of concealing or choosing gossip.

Positive energy

- We're optimistic about the future and determined to get there.

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- We co-create solutions instead of choosing blame and criticism.
 - We create moments of play at work.
 - We take care of each other, and help each other grow.

Continuous learning

- We view every situation as an opportunity to learn (especially when the going gets tough).
- We're more interested in learning than being right.
- We value giving and receiving regular feedback.
- We learn from and mentor those around us.

Efficient execution

- We complete high quality work quickly by working smarter, not harder.
- We value completing tasks, instead of just talking about them.
- We prefer automation over manual work.
- We prioritize, focusing on the 20% that will get us 80% of the impact.

Sustainable investing

On the contrary, the shorter the investment period, the lower the risk one can take. Assuming you are going to retire next year, and not receiving any regular income, you just do not have the time to recover all losses if your investments take a nosedive all of a sudden.

Besides, your risk tolerance is dependent on your life goals. Ask yourself if you need to set aside funds for your children's education? Are you going to buy a property in the near future? These factors will have an impact on your cash flow. After all, we all need to reserve some cash at all times just in case there are emergencies.

Balancing risk and return is the key to long-term investment isn't it perfect to have an investment tool that always tops the performance league, and investors can stay worry-free just by holding it? The truth is that there are ups and downs in all economic cycles and the markets are capricious. Even investment experts find it hard to predict the performances of all asset classes.

Based on historical data, the same asset can perform drastically differently during different investment cycles. The best-performing asset in 2017 can turn out to be the worst laggard in 2018. That suggests no particular asset can be an all-time winner.

Investors should therefore avoid putting all eggs in one basket but



allocate assets across different sectors and geographies. That could help diversify the risk of an investment portfolio, and capture investment opportunities at different times for more stable returns in the medium- to long-term.

To make diversification work, an investment portfolio should include assets that are complementary, that tend to react differently to the same macro condition. More precisely, some negative elements in the market might cause an asset to decline sharply, but pose little threats to another. In the world of investment, such pairs are called lowly-correlated assets. They can effectively balance the risk and return of an investment portfolio.

Portfolio management

In the investing journey, investors should start off by constructing a portfolio that accommodates their investment objectives and risk profiles. However, setting up the initial asset allocation is merely a starting point. It is equally important to regularly rebalance the portfolio to ensure the asset weightings are consistent. Overlooking the need to rebalance the portfolio can prevent investors from achieving their long-term investment goals.

Market changes shift portfolio away from initial objective

In an investment portfolio, the relative weights of different asset classes may change due to market fluctuations, which lead to a shifted asset allocation that deviates from the original target. In this case, rebalancing the portfolio will mean restoring the weightings of portfolio assets to the original designed levels.

Hedge Funds and Private Equity

The Company's investments in externally managed private equity funds and hedge funds, as well as private equity direct and co-investments.

The portfolio seeks to maximize risk-adjusted returns and diversify exposure by industry and geography, while giving the Company a global view of the alternative investment landscape.

With our archiving capacities and constant education of our staff, monitoring ever changing regulations and global finance requirements

we are sure we can be a valuable ally in your expansion.

Investment Management

The Company established the Investment Management division formerly known as Principal Investments and began its evolution into a leader in alternative investing. Investment Management leverages the Group's expertise, network, and financial strength to seek attractive risk-adjusted investment opportunities across global markets and sectors.

This includes the Company's internally managed strategies, corporate holdings and cash. We actively manage all sub-portfolios and carefully use derivatives and hedging to increase returns and manage risk.

Hit your investment targets with the right approach

Once you have identified your investment targets, you can put your cash into different asset classes and construct a portfolio based on your risk tolerance. The idea of asset allocation is to include equities, bonds and other investment tools in a basket. Since different investment vehicles come with different risk-return profiles, asset allocation is never easy.

Generally, the higher the potential return of an asset class, the higher the risks it carries.

Capital Markets

With different packages, our system is modelled to accommodate everyone no matter how much you have to invest.

A Team of Professionals.

With our team of professionals, our investment strategies guarantees you a considerable return on investments to secure your future.

Administrative services

Let our dedicated staff take care of all your administrative services. Paperwork, contracts, legal, we take care of all the boring things.



**Estonia Financial
Services Commission
Company Registry**

COMPANIES LAW 1991, as amended

***CERTIFICATE OF
INCORPORATION OF A
LIMITED COMPANY***

Registered Number SC416545

I HEREBY CERTIFY THAT

HUBIOTEX

**is this day incorporated as a private company
under the Companies law 1991**

Dated this 22 December 2018



For Registrar of Companies

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