

# I. EXECUTIVE SUMMARY

“Stackr” or the “Stackr Solution” is a complete global long-term savings solution, through which a personalized trust structure allows investors to hold a diversified portfolio of both capital and digital assets. The intersection of traditional finance and modern-day financial technology has enabled the Stackr Group to pioneer this innovative, secure and flexible savings solution in a regulated environment.

Saving has long been the cornerstone of wealth generation. As technology evolves, it is apparent that savings solutions need to move forward in a similar manner. The Stackr Group promises exactly this by minimizing traditional frictions (fees, taxes etc...) that adversely impact savings solutions, while providing dynamic investment choices within a secure trust structure. Stackr is the first of its kind.

The core investment choices are curated with an emphasis on delivering long-term sustainable results. Digital asset exposure affords investors an opportunity to track an index of top crypto assets with the option of protecting against drawdown. Capital asset choices allow investors exposure to global markets, with a machine learning driven risk management approach

facilitating adaptive long-term exposure. The ability to hold fiat (US\$) and crypto affords investors flexibility.

Stackr clients will benefit from an affordable, personalized international Trust Account, which allows for the nomination of beneficiaries, and facilitates smooth intergenerational transfer on a tax-efficient basis. Consolidated administration and third-party custody keep assets safe while a web portal enables ease of use and flexibility.

The Stackr Solution will launch alongside the sale of Stackr Cayman Limited’s STKR tokens. The STKR token generation event (TGE) will be instrumental in providing the funding required to promote user adoption and disintermediate the investment industry. Stackr Cayman Limited intends to use funds raised in the course of the Token Sale to continually improve the Stackr solution, utilizing the latest research and technology.

Holding STKR tokens qualifies investors for a significant reduction in Stackr fees, while 25% of the net profit generated by the Stackr Group will be used in a buy and burn protocol. The utility of the STKR token should support its price, which is also clearly linked to the success of the Stackr Solution.

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## II. OVERVIEW

### A. Stackr Trust Account

The Stackr Solution provides clients an elegant and simple solution to hold assets within a secure, international Trust Account - usually reserved for high net-worth individuals.

The architecture that supports Stackr has been designed by a team with decades of experience in creating and managing global investment products in conjunction with a highly specialized team of data scientists and blockchain engineers to provide a robust financial savings solution.

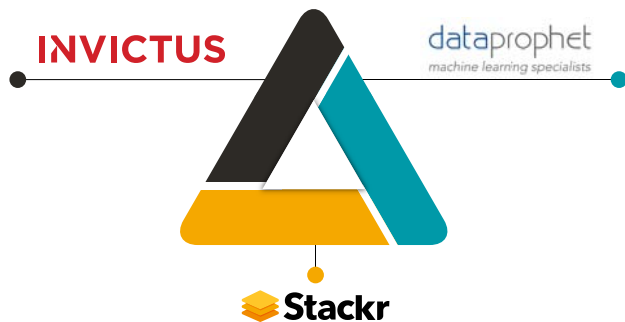
Stackr leverages best-in-class service providers and legal constructs to provide holders of Stackr Trust Accounts with the following:

- The security and stability of a robust international jurisdiction boasting mature, tried-and-tested trust legislation.
  - Capital and digital assets in one place.
  - US\$ and crypto holding choices.
  - Ability and freedom to move seamlessly, at low cost, between capital and digital asset investments.
  - Deferred taxes (in circumstances where the Stackr savings model permits tax deferrals for users, which in some cases may occur where taxes are typically incurred with respect to capital gains when liquidating an investment).
  - Beneficiary nomination, permitting investments to safely, seamlessly and cost-effectively transfer to beneficiaries in the event of death.
  - Digital onboarding and advice with no entry fees, no exit fees and no traditional financial advisor fees, via a digital user interface.
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## II. OVERVIEW (Cont.)

### B. Stackr Investment Options

The Stackr Group has partnered with crypto asset specialists, Invictus Capital, and machine learning specialists, DataProphet, to build the optimal savings solution.



#### Stackr Investment Partnerships

Invictus Capital<sup>1</sup> created Crypto20 (C20), the first tokenized cryptocurrency index fund which successfully raised US\$ 38M<sup>2</sup> in its 2017 token offering. The Stackr Group has leveraged its partnership with Invictus Capital

to create C10, a solution that autonomously tracks a bespoke optimal index of the top 10 crypto assets by market capitalization. C10 has 3 variations with different strategies tailored to suit an investor's risk profile. C10 is expanded on in Section 4.3.1 of the whitepaper available on [www.gostackr.com](http://www.gostackr.com).

The Stackr Group advocates that machine learning should be utilized to provide investors with measured and optimal exposure to traditional capital markets. Accordingly, the Stackr Group partnered with DataProphet<sup>3</sup> to construct an extensive capital asset investment solution. Details surrounding the solution are found in Section 4.3.2 of the whitepaper available on [www.gostackr.com](http://www.gostackr.com).

In addition to the above investment choices, investors can simply hold US\$, BTC, ETH or STKR so as to allow maximum flexibility.

<sup>1</sup> [www.invictuscapital.com](http://www.invictuscapital.com)

<sup>2</sup> [www.icobench.com/ico/crypto20](http://www.icobench.com/ico/crypto20)

<sup>3</sup> [www.dataprophet.com](http://www.dataprophet.com)

### C. Stackr Token Generation Event (TGE)

Stackr Cayman Limited's public TGE will begin on 14 January 2019 and conclude on 28 February 2019. The TGE has a US\$ 7M Soft Cap and a US\$ 25M Hard Cap with 65% of the tokens to be sold during the TGE. The Stackr Solution is expected to be live and fully operational at approximately the same time as Token distribution, shortly after the completion of the TGE in March 2019. Capital raised will be used for two main purposes, user adoption and product enhancement.

STKR is the token of the Stackr Solution and will be generated and sold by Stackr Cayman Limited. STKR is an ERC20 token that can be readily transferred and stored at the discretion of the token holder. The Stackr Group expects that STKR will be listed on digital asset exchanges within 3 months after the TGE. STKR can also be stored and traded within the Stackr Trust Account. The tokenomics of the Stackr Solution have been carefully designed to ensure that the value of STKR is tied to the growth and success of the Stackr Solution.

The STKR token has several functions within the Stackr Solution. These functions define the utility of STKR and underpin the demand that is expected to drive the value of STKR.

- **Token Buy-and-Burn:**  
25% of the net profit after tax of all Stackr operations, or 10% of the Stackr Trust Account revenue (whichever is the highest) will be used to buy and burn STKR off the open market in perpetuity.
- **Staking for Discounts:**  
Account holders can reduce the Stackr Trust Account fee by up to 50% by staking STKR tokens.
- **A Reward for Referral Activity:**  
10% of all STKR tokens has been reserved to reward holders of Stackr Trust Accounts who refer new users to Stackr.

All Stackr TGE participants will have the option of receiving a Stackr Trust Account.

This document was designed to provide a brief description of the features of Stackr and the investment choices available. It does not constitute an offer or solicitation to anyone. It is presented for information purposes only. Stackr is not available in the United States or to citizens or residents of the United States or a citizen or resident of the Republic of South Africa, Cayman Islands, Mauritius, Seychelles or Bermuda. Investments with Stackr are subject to market risks. Investments can go down as well as up as a result of changes in the value of the investments. There is no assurance or guarantee of capital or performance. Investors may lose money including possible loss of capital. Past performance is not necessarily a guide to future performance. No representations or information provided by Stackr should be construed as tax advice. Stackr strongly recommends investors speak to their tax advisor before taking up any offers related to the Stackr product. Stackr does not make any representations that products or services described or referenced herein are suitable or appropriate for an investor. Many of the products and services described or referenced herein involve significant risks, and an investor should not make any decision or enter into any transaction unless the investor has fully understood all such risks. Any discussion of risks contained herein with respect to any product or service should not be considered to be a disclosure of all risks or a complete discussion of the risks involved. Investors must make their own independent decisions regarding the suitability and risks of any strategies or financial instruments mentioned herein.