



fintek
capital llc

Fintek Capital LLC:

GA-Registered Investment Manager

Fintek Capital PCC:

Gibraltar Corporate Entity

Fintek Capital Digital Assets Fund 1:

Gibraltar-Registered Experienced Investor Fund (EIF)

EU- & UK-Compliant

Website:

www.fintekcapital.net

EIF Fund Parameters:

- Gibraltar-based Experienced Investor Fund
- 75% Invested in Digital Physical Gold from government-run and/or -backed entities
- 25% Invested in Top 5 Cryptos by Market Cap (discretionary)
- Discretionary hedging employed on gold, bitcoin & ethereum positions as deemed necessary
- Actively Managed by Highly Experienced CIO
- Fund to be tokenized later in 2019 & listed on Gibraltar Stock Exchange
- Subscription Fee in form of participation shares of up to 5% in lieu of any performance/carry fees related to fund
- 2% Management Fee, No Carry Fee

Management Team:

Bill Taylor, Managing Member & Chief Investment Officer

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Cindy Taylor, Chief Marketing Officer

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Michael Fabing, Chief Technology Officer

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Fund Synopsis:

- US (Georgia) based Fintek Capital is the Investment Manager for the Digital Asset Fund 1
- Fund registered in Gibraltar as an Experienced Investor Fund; UK- and EU-compliant
- Fund/s managed by Bill Taylor, original member of CBOE and long-time options and futures trader in Chicago who owned seats on multiple exchanges. Previously ran FCM and options-based hedge funds. Significant market experience – also ran risk management for a firm later sold to Goldman Sachs.
- Bill Taylor is currently authoring a daily column – “The Taylor Report” published on FintekNews covering BTC, ETH & GOLD, along with market calls
- Fund to invest in 75% Digital Physical Gold, 25% Crypto (top 5 by market cap), with hedging on Gold, BTC & ETH as deemed necessary, and rebalanced quarterly. No leverage will be utilized.
- The fund will be tokenized in 2019 on the Gibraltar Blockchain Exchange (GBX)(a division of the Gibraltar Stock Exchange), a government-regulated exchange
- The GBX will promote Fintek Capital’s security token via press releases, exchange road shows, etc.
- The intent is to launch the initial funds, and then roll out additional funds with other risk tolerance levels & underlying preccious metals, etc. (a suite of “Exchange-traded token funds”)
- Royal Mint to provide blockchain-based gold and other precious metals for future funds. The Perth Mint may also be utilized for blockchain-based precious metals.
- Gold, Bitcoin & Ethereum Trading Track Record (non-inclusive of hedging), and for information purposes only, is published at [The Taylor Report](#) on [FintekNews.com](#).
(past performance is no indication of future results)
- Firm Service Providers:
 - UK Royal Mint and/or Perth Minth
 - Gibraltar Stock Exchange
 - Ramparts – Law Firm & GBX Sponsor
 - Juno Services (prev. Grant Thornton/Gibraltar) – Admin & Onboarding
 - BDO - Auditor
 - Circle (Goldman-backed) & Coinfloor – Execution
 - Bitgo (Goldman-backed) – Custodian & Wallet (military-grade)
 - Turicum Private Bank (Gibraltar)
 - Totum Risk

Common Questions & Answers:

1) What are the conditions that the fund manager will use listed derivatives to hedge gold and bitcoin holding?
[Will be nice to obtain more information on the trading strategy that the fund manager plan to use for hedging]

Hedging will only be used for price protection and only at opportunistic times. Meaning, hedging is expensive and should only be used after extreme market moves such as when bitcoin, gold, etc experience a significant and irrational move. At that point hedge protection would be employed. Example; bitcoin irrationally runs up to \$20,000 and reverses an uptrend. Hedges then would be put in place and kept on until a down trend seems to be over. Again, price protection. Please remember this is a long only fund and employs no leverage.

(2) What is the return and risk that the client can expect to gain from this investment?

We are taking a long term (3-5 years) view of the opportunity where gold and bitcoin (cryptos) are currently. Should we be correct in our analysis then a 35%-50% ROI with a 5%-10% downside risk would be reasonably expected.

(3) What is the redemption process if the client would like to redeem the investment?

Please see the PPM. There is a one year "lock in" period (with reasonable exceptions) and after that there are monthly redemption opportunities.

(4) What is the legal structure of the fund and where it is based?

The fund is an 'Experienced Investor Fund' (Limited Liability Corp) and is domiciled in Gibraltar and the legal structure is based on UK law.

(5) Does the fund have a live track record?

Somewhat. There has not been an opportunity to invest in digital gold up until recently and certainly not with a crypto overlay. Indeed, even being able to hedge bitcoin and ethereum has only been available in the last year (its a complicated issue). The fund is a revolutionary product. For our track record on bitcoin, gold and ethereum please see below,

BUY & HOLD RATES OF RETURN

Bitcoin Alone (25%):	666%	-100%	566%	0.25	141.50%
Gold Alone (75%):	97%	-100%	-3%	0.75	-2.25%
Combined 25% Bitcoin/75% Gold Portfolio					139.25%
Trading Portfolio Rate of Return					432.41%
Difference					293.16%

Note: If you invested 100% in Bitcoin, you would be taking on all the risk. With 75% in Gold and 25% in the top 5 cryptos, you're taking 75% less risk. The most you could lose is 25%, but we plan on hedging the cryptos to produce better returns over a long period.