



A Decentralized **Healthcare Record Management Platform**

Based on Blockchain Technology

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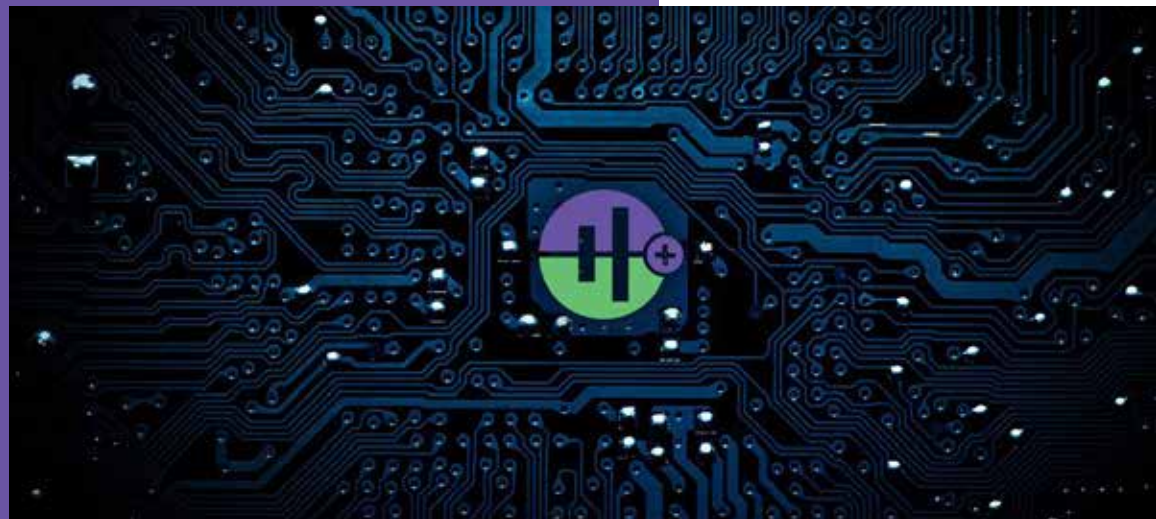
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Abstract



Cryptocurrency hitherto has been used only to serve the purpose of seamless transactions across borders. It has made the world a global village. H+ coin offers safety and security and do wonders with the technological advancements made in the field of blockchain and crypto currency.

H+ coin aims to offer a substitute for conventional currency which is safer and available for the customer at all times. The exponential growth of H+ coin can be understood by the work structure and ethic H+ coin follows to keep the customers content.

What makes H+ coin different is the way it functions, as the name suggests H+ is specifically for the health and the medical industry. It will also be available to all the sectors. H+ coin is making positive strides towards developing futuristic technology in the field of healthcare which will be available to everyone. We will study the underlying advantages that H+ coin will have on the economy and the health sector in a whole. H+ explores the fundamentals of digital currency and keeps making innovations to its technology for the blockchain to create a more secure and transparent exchange medium for the masses.

Executive Summary

Revolutionizing the way we interact and store health records on blockchain!

H+ is a smart solution that you can use to upload and maintain your health records electronically. It is a decentralized smart healthcare ecosystem based on blockchain technology specifically designed keeping doctors, patients and care providers in mind.

The healthcare industry is highly fragmented, centralized, and there is a lack of transparency. Visiting any doctor, undergoing any medical treatment or buying any insurance policies bring with it many documents like bills, prescriptions, insurance documents and more. Maintaining these records and carrying it every time is a tedious process. H+ provides a digitized solution to bridge the gap with the help of ubiquitous mobile phone.

It offers a collaborative and secured health records management platform enabling secure, fast, convenient and transparent exchange and usage of health records by patients and care providers on the go anywhere anytime.

Based on blockchain technology it securely stores health records and maintain a single version of the truth. Each recorded file stored is first encrypted and spread across a network until you are ready to use it again. This makes the data breaches nearly impossible using blockchain infrastructure. Thus your data is 100% safe and secured.

H+ brings this technology to provide state of the art solutions to today's health record problems. By digitizing health records and empowering users we can leverage countless industry synergies. As an example, users could license access to their health record to pharmaceutical companies in exchange for tokens.

H+ is a utility that will become essential to the healthcare industry in the upcoming times! Get your care team to work together with H+ – The future of healthcare!

Current Healthcare Infrastructure

Healthcare blockchain solutions are gaining popularity, but the technology is in need of industry standardization for wide spread infrastructure deployment.

In today's world, many industries are striving to constantly adopt new technologies to remain competitive and offer superior service and instant information to their customers. But this is not the case with the healthcare sector.

The healthcare is a highly fragmented industry with lack of transparency and accuracy. The legacy system used by the medical professionals is burdensome, slow, and often times vulnerable. Thus, the healthcare industry is under extreme pressure to regulate as well as provide high quality information to patients by embracing emergent market disruptive technologies to keep the costs down while remaining competitive.

The \$3.2 trillion industry witnesses an increase in the cost by 5.6% every year. Out of this around 30% of the data gets wasted due to two reasons:

- Higher administrative cost of holding multiple and fragmented data
- Failure in distributing accurate data to the right person at the right time



The healthcare industry is a complex system of interconnected multiple entities involved in care services delivery and administration. Each stakeholder in this broken landscape has to keep their own health record generating multiple and fragmented documents which generally differs from every other stakeholder. No singular version of the truth exists. Another problem is that current electronic health record (EHR) systems use centralized databases in which medical data remains largely no portable. Centralization increases the security risk footprint, and requires centralized trust in a single authority.

Moreover, centralized databases cannot ensure security and data integrity, regardless of de-identification and controlled access requirements. The foundation of a new healthcare IT system lies in the creation of a platform that allows interoperability, safe storage of all the data collected by all healthcare agents and secure and efficient exchange of that information between stakeholders whilst respecting the privacy of all those whose information is involved.

This disruption in the sectors has led to the evolution of "patient-centricity" concept which is achieved by using blockchain technology. Blockchain technology allows for decentralized peer to peer interactions that can be recorded and verified without a central authority. It has the potential to alleviate one of the major challenges of the industry: the transmission of the patient data across geographies without compromising its privacy and security.

The blockchain technology is the future of healthcare industry offering major positive impacts on member health management and the way we interact with care providers as well as store data.

Introduction

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We are building a new health economy centered around patients, focused on transparency and convenience.

H+ is a decentralized healthcare record management platform with a vision to solve the problems in the fragmented healthcare industry as well as improves outcomes for patients. Our proposal involves the implementation of a blockchain healthcare record as an overarching access control manager of electronic health records (EHR).

H+ provides an easy and secure access to the patient's health records through a robust mobile or web application. This can simplify the work of doctors, specialists and hospital staff as they can access the information on the go anywhere, anytime in case of emergencies or accidents. Access to good healthcare shouldn't depend on where you live!

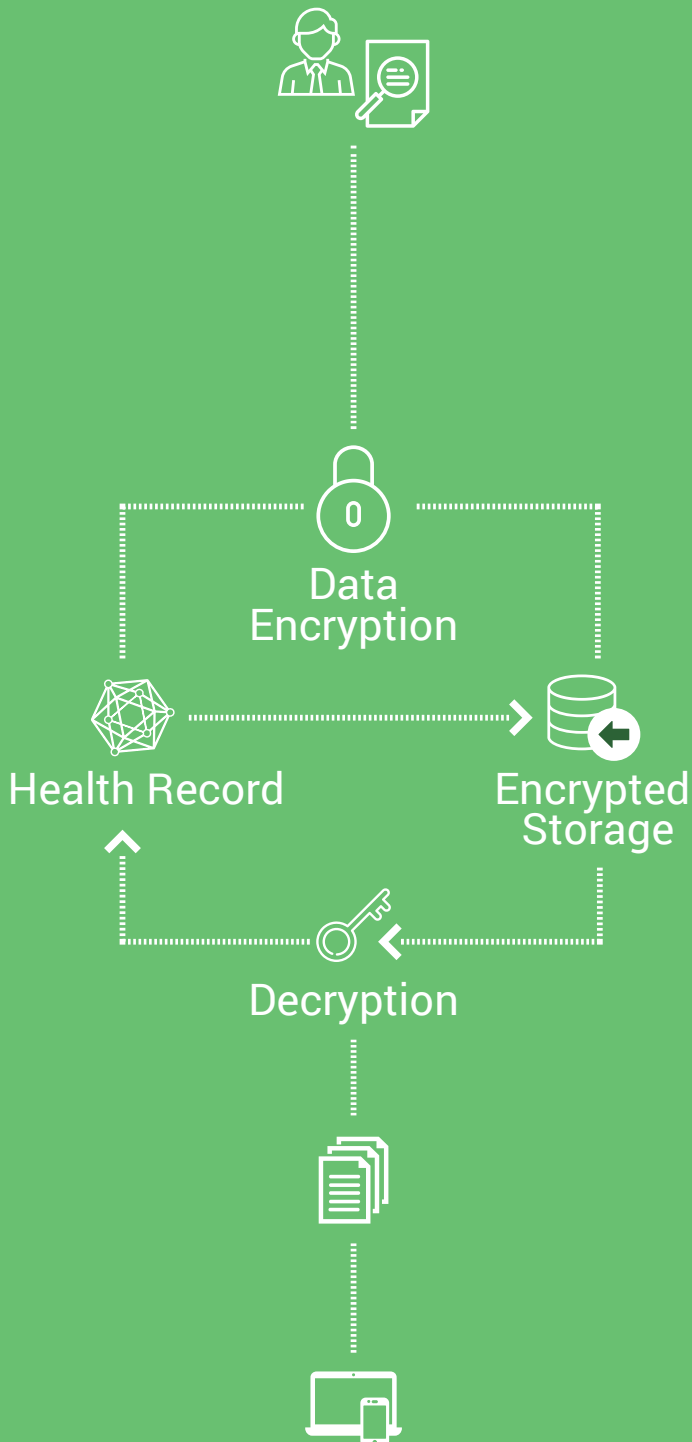
When medical data is generated, for example from a doctor's notes or patient's wearable device, a digital signature is created for verification. This data is then encrypted and sent to the encrypted cloud storage where a pointer to the health record is registered in the blockchain along with the user's unique ID.

Similarly, when a patient's data is requested, the ID on the blockchain is used to retrieve the data from the encrypted cloud storage. The data is decrypted and displayed on the relevant device or application. The patient will be notified every time data is added to their blockchain, or when there is a request to access the data.

Moreover, the users will be able to grant or revoke access on multiple levels of their data using their web or mobile applications. There are several different options for private keys. The private keys can be stored on behalf of the patient or it can be put on offline storage at the patient's convenience.

H+ has been meticulously designed to do this in a legally compliant way. Patient consent is recorded on the blockchain as are records of any health information that is accessed or shared. Not only can we ensure this but we can also verify that all consent, data protection and privacy laws are being complied and adhered to.

H+ Solution



Advantages:

- Data can only be accessed by the patient's private key, even if the database is hacked, the data will be unreadable.
- A patient will have full control over accessing their healthcare data. The patient will control who sees their data and what they see.
- Instantaneous transfer of medical data. Every member in the distributed network of the health care blockchain would have the same data of the patient's record.

Disadvantages:

- Patients will have to learn how to use their private key properly. They may wrongly assume these can be easily changed.
- Stakeholders will need to learn how to use blockchain technology.
- Legacy systems will either have to be tweaked or remade.

H+ Features/Product Benefits

Healthcare blockchain solutions are gaining popularity, but the technology is in need of industry standardization for wide spread infrastructure deployment.

HEALTH SAFE



Health Safe:

Provides you access to all your medical history at one safe location on the blockchain. This information is encrypted and secure and can be accessed anywhere in the world through the Health safe.

BLOCKCHAIN PLATFORM



Blockchain Platform:

Give all your health related data a medical history a secure platform to be stored on. The blockchain is an open encrypted ledger system that is accessible anywhere. It is secured with cryptography which itself is an encryption method to keep data secure and safe.

BOOK ON DEMAND



Book on Demand:

H+ provides you the option to book your own appointments and search for the best institutions with specialized doctors.

Digitize Your Record:

We digitize your medical history and records so that they can be stored on the blockchain. May your records be in paper prescriptions H+ will digitize them and get them on the blockchain for you.

DIGITIZE YOUR RECORD



H+ Calculator:

Keep a track of your health at all times with the H+ calculator that will provide you updates at your preferred times and also provide you feedback with respect of your medical data that is stored on the H+ blockchain.

H+ CALCULATOR



Accessibility:

The most important factor of the H+ coin is its accessibility. H+ coins sole purpose is more like insurance for the customer. Medical emergencies can happen at any moment and cash or cheque might not be available all the time, some of the reasons being the ready availability. H+ coin is an asset that you have access to all the time cause of its decentralized nature no federal authority can freeze or shut down your account as H+ coin has no regulatory authority. Making your money accessible to you at all times and when you most need it. Making H+ coin an asset that appreciates in value like an asset for the future.

ACCESSIBILITY



Further H+ helps the customers and patients with the freedom of accessing their health records and medical history anywhere in the world providing them the freedom of consulting doctors and physicians with their proper medical history and condition, making the analysis of the patient quick and the prescription of medicines accurate.

H+ Features/Product Benefits

TRANSPARENCY



Transparency:

As H+ coin works on the blockchain technology every transaction that you make is recorded on the blockchain. A customer can view and update and review any record and transaction made. All the transactions that are made on or by H+ coin will be uploaded on the encrypted global ledger. Hence making this technology of exchange completely transparent for all and making the market more open to both the customer and service provider. H+ coin aims to provide the best services to its customers and this technology has made the gap between the service provider and consumer clearer and hassle free.

SECURITY



Security:

Crypto currency is a term derived from cryptography. Cryptography is derived from the oldest encryption method. Also anything that is encrypted has higher security as it cannot be accessed by anyone else but the user. H+ coin functions on the fundamentals of cryptography to become a unique in the specific sector of healthcare and medical research. Every customer who has the H+ coin will have a private key that is the customer's digital signature. Without the public key you cannot view or update the blockchain. Similarly without the private key you will not be allowed to make any transaction at all. Keeping all your information safe and secure and in your control all the time.

PRODUCT BENEFITS



Product Benefits:

Designed with modularity and stability in mind, H+ is the foremost toolkit for building decentralized healthcare record management application. Now create digital health wallet, manage and store health data and connect with various stakeholders on the go just on one tap. Easy access to your health records from anywhere anytime!

- **Accessible health records**
- **Detailed medical reports**
- **Health tracker**
- **Manage personal health profile**
- **Medicine/ Appointment/ Insurance Reminders**
- **Integrated health tools**
- **Health calculator**
- **One-tap healthcare services**
- **E-pharmacy**
- **Hospital/ Clinic Details**
- **Video conferencing**

Why H+?

Medical emergencies are one thing that no one in the world can overlook. The requirement of medical assistance has no time or day. We have to be ready for that in every situation. But again a proper diagnosis is one of the biggest challenges if there is a medical emergency. The availability of proper records of the patient is of key importance in any critical situation.

This is where H+ helps with its record management system. The health industry faces problems cause of its present work structure. This structure prevents a lot of entities around the world to purchase important medical equipment because of the exorbitant transaction fee imposed, putting a lot of lives at stake. The availability and storage of records is also another issue that slows down the pace of work.

H+ coin solves this crucial problem through making transfers in cryptocurrency thus eliminating the intermediary and making the transaction transparent.

H+ coin will be a substitute to FIAT currency and in the coming years take the reins from conventional currency and become a mode of payment accepted around the globe. Further we shall understand the gravity at which H+ coin is dedicated to create technology that will be path breaking and available to all.

Objective of the ICO:

The sole purpose of the H+ coin ICO is to firstly develop a gradual culture and inclination towards the use of cryptocurrency and mass storage of records on the blockchain platform.

H+ coin will achieve this through its Initial Coin Offering to develop a blockchain platform that will be strong enough to make seamless transactions globally and also store every transaction in an encrypted format. While keeping in mind the security protocols to protect its customers.

Our aim is to run all the transactions through an integrated blockchain. This will make the availability of medical records and the transactions easier, paving a way for the gradual growth in the acceptance of crypto currency and blockchain technology as a viable substitute available for conventional currency.

Storing of Health Records:

The blockchain technology will not just be incorporated in making transactions but also to store health records which can be easily accessed whenever required for reference, thus making the availability of information all over the globe along with an encrypted security protocol.

H+ incorporates the blockchain technology to securely store health records. Different health organizations can request permission to access a patient's record to serve their purpose and record transactions on the distributed ledger.

H+ provides solutions and services to take care of all your health record problems. The platform is built to sustain, store and share digital health records.

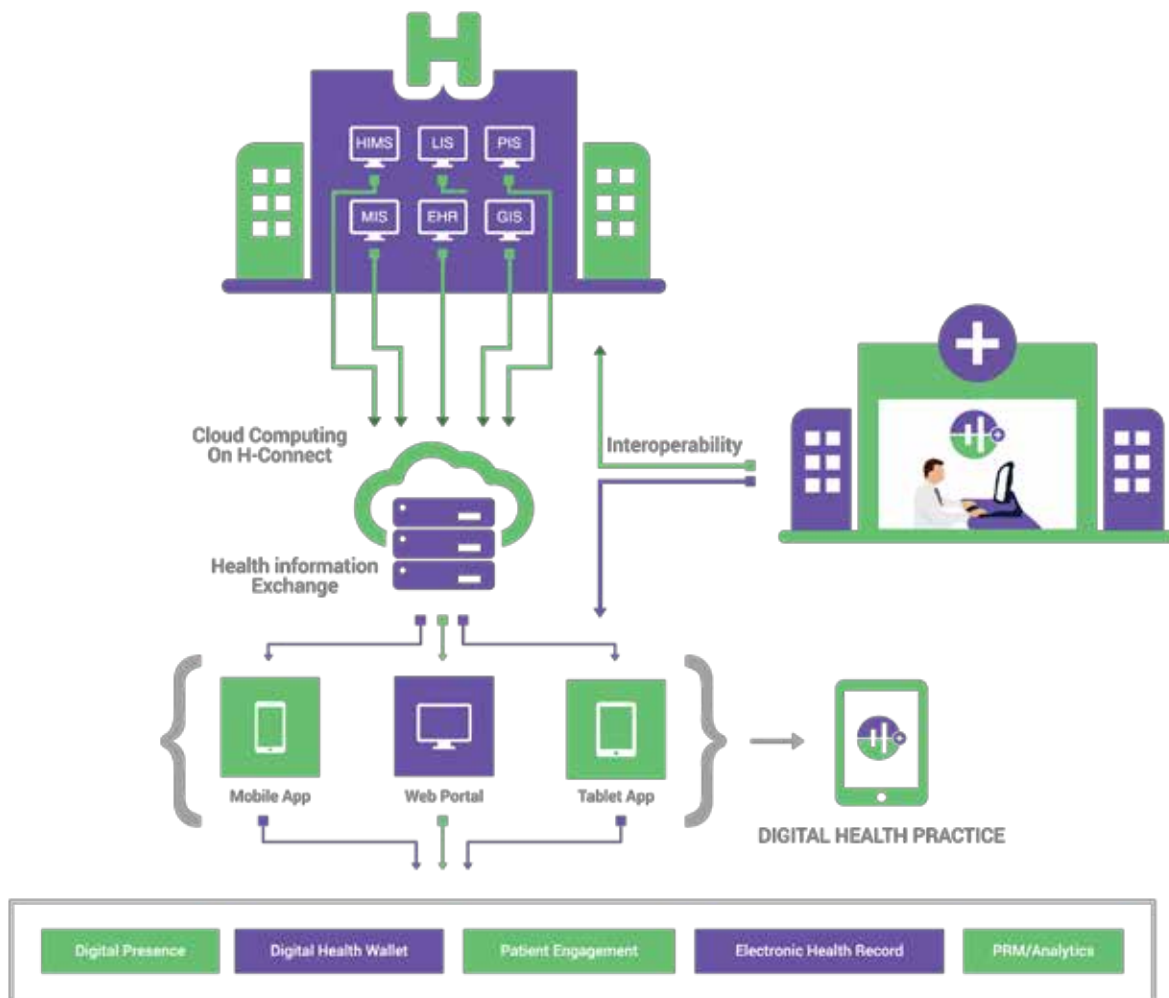


Upcoming H+ Plans

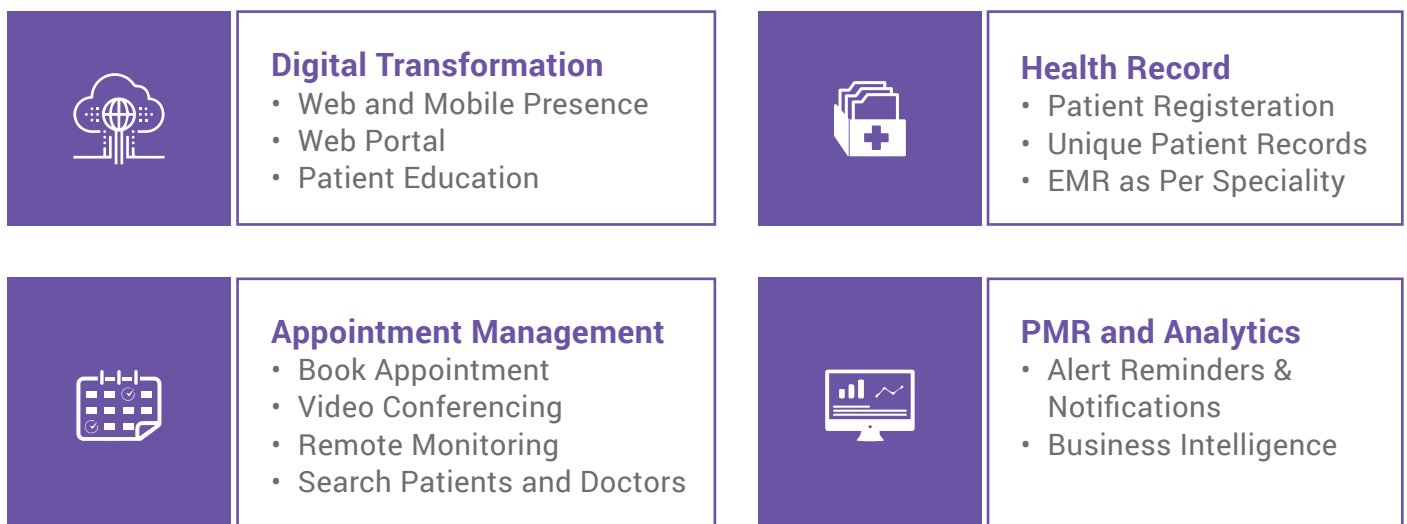
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H+ endeavors to provide patients, healthcare providers and organizations a secure, scalable and cost effective population health records management solution that empowers them to improve care coordination while ensuring data security.

Our vision is to run all the transactions through an integrated blockchain technology. This will make the availability of medical records and the transactions easier, paving a way for the gradual growth in the acceptance of crypto currency and blockchain technology as a viable substitute available for conventional currency. The blockchain technology will not just be incorporated in making transactions but also to store health records which can be easily accessed whenever required for reference, thus making the availability of information all over the globe along with an encrypted security protocol. H+ incorporates the blockchain technology to securely store health records. Different health organizations can request permission to access a patient's record to serve their purpose and record transactions on the distributed ledger.



Features of Digital Health Practice





ONE PATIENT
ONE RECORD

PATIENT ENGAGEMENT
& RELATIONSHIP

HEALTH INFORMATION
EXCHANGE

HEALTH ANALYTICS



Benefits

One Patient One Record:

Unique health records of each patient can be maintained and can be accessed from anywhere anytime for cross consultation.

Patient Engagement and Relationship

Stay connected with patients through reminders, refills and notifications and improve patient experience, increase patient retention and medication adherence.

Health Information Exchange

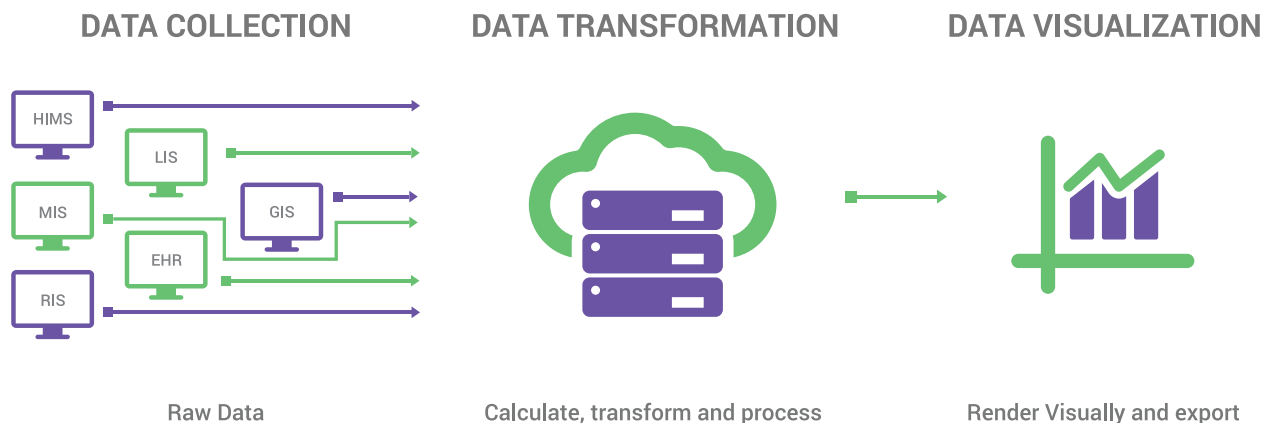
The app helps to standardize the data on the basis of unique medical standards and decentralize the patient data across blockchain for easy access across all healthcare organizations and systems.

Health Analytics

Get detailed analytics about operational and organizational performance to enhance quality care.

H+ Digital Health Analytics

The H+ blockchain system will not just store but also analyse the data that is provided to it. Through our innovation advancements in technology we have created a software that will automatically analyse all your medical data stored on the blockchain and compile them into different stacks. Depending on the ailment, allergy, date, day, reports, prescriptions etc. It will also calculate the financial expenditure on medical issues. Giving your prompt access to all your Healthcare options from what medicine to take to how to play for your medical bills. All that data analysed, synchronized and then stored in the most accessible form on the H+ Block chain.



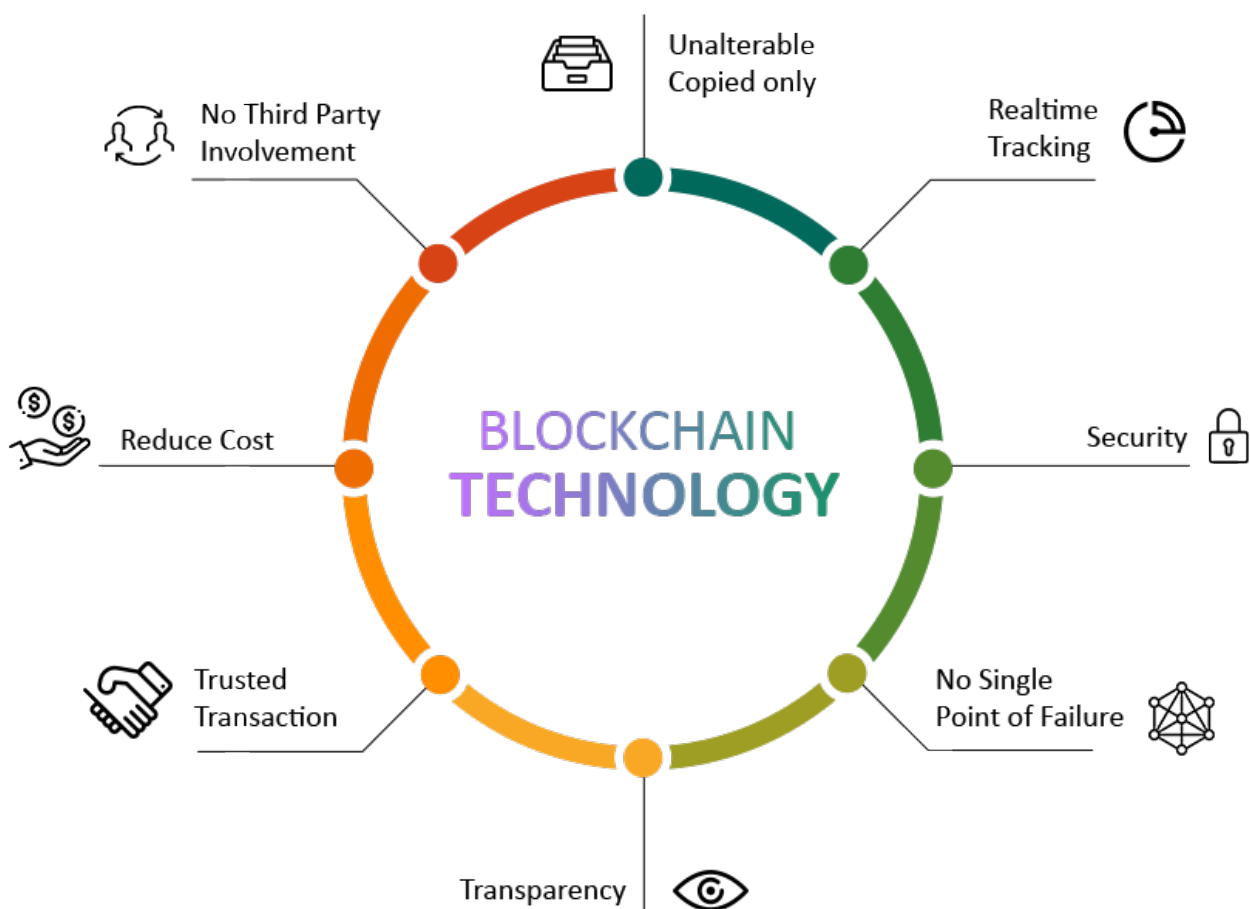
Benefits:

- Information rich dashboards.
- Customizable dashboard for quick access to information relevant to specific user role
- Real-time / historical data
- Real-time / historical data
- Exportable: Print, email, export into PDF
- Cloud-based – Accessible from any device (smartphone, tablet, desktop)
- Cloud-based – Accessible from any device (smartphone, tablet, desktop)
- Rule engine to configure alerts, escalations and decision support

Why Blockchain?

Unlocking the important value of interoperability while reducing costs!

The blockchain technology is radically changing the future of entire healthcare industry, weaving together critical data from every stage of the continuum care. It provides a new foundation and structure for health information management by making electronic medical records more efficient, without intermediaries and empowering patients to be the owners of their own records. Now share data with various stakeholders without compromising data security and integrity along with accurately tracking data provenance and changes made.



BLOCK CHAIN TECHNOLOGY

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H+ Blockchain Plan

Unlocking the important value of interoperability while reducing costs!

Before healthcare institutions and patients can communicate and transact with one another they require a medium in which to do so. Traditionally this has always been done by a trusted intermediary (the Owner).

With the advent of the H+ public blockchain and its related sub-protocols forming the backbone of transparency, and speed, for peer-to-peer communication, we can now provide users a medium of agreements that is decentralized, permission less, trustless, with fair access and is cryptographically verifiable. A medium that maintains an 'immutable' transaction record as long as the majority of the H+ blockchain network collectively agrees.

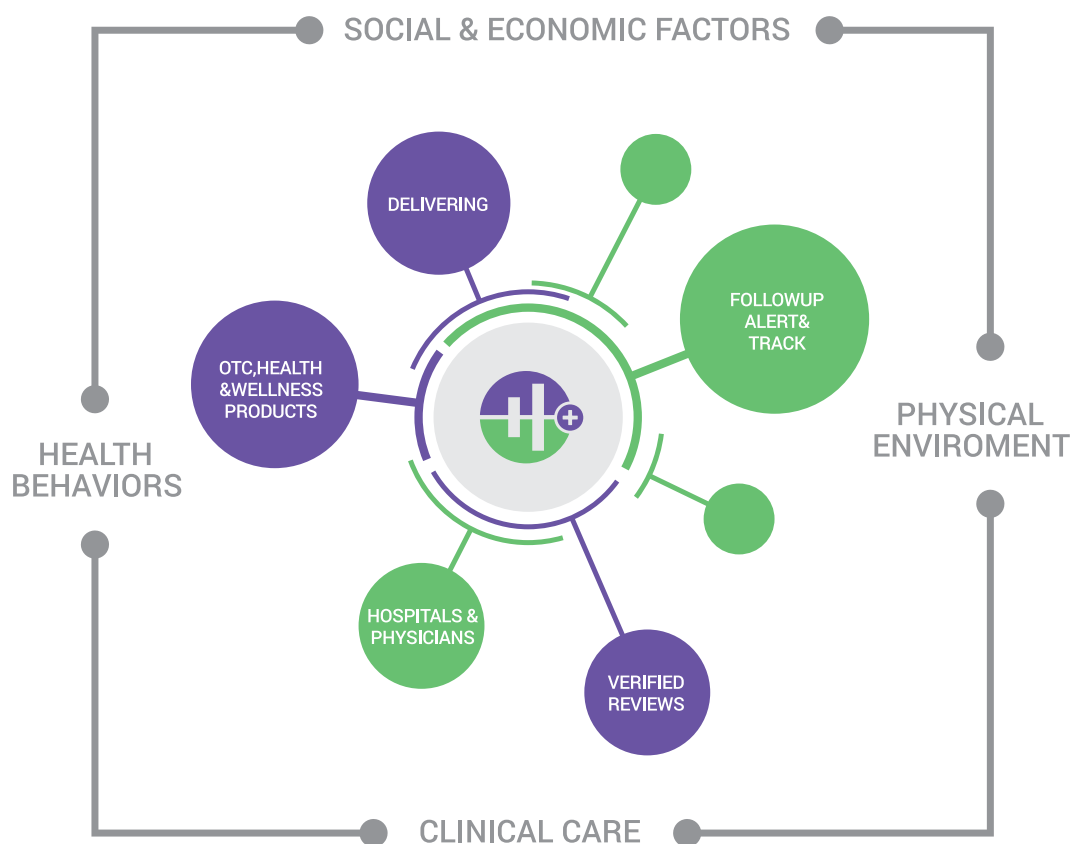
With H+ blockchain the healthcare possesses the technology necessary to build a better model for the speed. We believe the H+ public blockchain will continue to permeate all future need for healthcare. We at H+ decided to work on this blockchain based

concept on our 3 years research, that this blockchain is the most suitable for healthcare, and the speed and transparency it requires, with no extra cost to adopt. And minimal running cost. With our blockchain we will have Patient Centric care coordination, instead of moving data to a central location.

The blockchain technology is radically changing the future of entire healthcare industry, weaving together critical data from every stage of the continuum care. It provides a new foundation and structure for health information management by making electronic medical records more efficient, without intermediaries and empowering patients to be the owners of their own records.

Now share data with various stakeholders without compromising data security and integrity along with accurately tracking data provenance and changes made.

H+ Blockchain Plan



Blockchain Advancement:

The H+ coin blockchain is one of the most advanced blockchain, as it deals with the critical matter of human lives. Every transaction and record is monitored for optimum performance in the fastest and easy manner. All your Personal information is anonymous. But all your medical records are transparent where you can monitor your own medical history and manage the funds that are transferred. There are no hidden costs for transactions or scare of loss of personal data or your medical records and history.

None of your medical history or your transaction history will be published anywhere without your own consent. The block chain also has a progressive algorithm which gets difficult with time making it impervious to deletion or fabrication.

The Roadmap



2017: Quarter 2

- Conceptualization of the H+ idea
- Identifying the department in healthcare sector to cultivate the idea
- R&D on the technology incorporation for the medical data storage

2017: Quarter 3

- Development of the H+ app prototype
- Acquiring the software development Team
- Assembling a team of professionals to gather medical data

2017: Quarter 4

- Product Development: Digital Health Wallet
- Digital Health Wallet Testing on cloud
- Phase 1 Launch of the mobile and web application on cloud server

2018: Quarter 1

- Legal Mitigations for coin offering on blockchain
- Launch: Initial Coin Offering
- Development of the concept over the blockchain technology
- Integrating and Testing Health Wallet and Coin
- Beta Version Phase 1 Launch

2018: Quarter 2

- Global events for crypto enthusiasts
- Distribution of the coins
- Listing on multiple exchanges
- Roll out plan: Promotion of the blockchain technology

The Roadmap



2018: Quarter 3

- Tie-ups with care providers, labs, health institutions for Digital Health Wallet
- Phase 2: Digital Health Practices Development
- Tie-ups with hospitals, doctors, and pharmacies
- Events: Doctors Enhancement Programs

2018: Quarter 4

- Launch: Digital Health Practices Platform
- Doctor to Patient communication promotion
- First direct connectivity with the identified hospital

2019: Quarter 1

- Development: Digital Health Analytics
- Global events to connect Government and Health Agencies
- Nationwide rollout plan: Digital Health Practices

2019: Quarter 2

- Product Launch: Phase 3 – Digital Health Analytics
- Complete integration of the Health wallet, Health practices and Health Analytic phases
- Global expansion and nationwide promotional activities

H+ ICO Distribution

- Name – H+ Coin.
- Symbol – H+.
- Hybrid Algorithm - (POS/POW).
- Maximum supply (hard cap) - 200 Million H+.
- Pre Mine Coins - 40 Million H+.
- Available for ICO - 36 Million H+.
- Emission rate - No new coins will ever be created.
- Accepted currencies - ETH & BTC only.
- ICO Starting from - 14th January 2018
- Coin distribution - Contract will distribute tokens within 24 to 48 hours upon confirmation of ETH & BTC
- Exchanges - Cryptopia, BITTREX, MERCATOX, LIVECOIN, HITBTC
- Recommended Minimum Purchase Per Person - \$50 from www.hplus.io
- Blocks - 2,62,800
- Block Time (Seconds) - 120
- Block Rewards - 5 coin for 1 year
- POS Rewards - For first 6 month 10% per month | For second 6 month 8 % per month
For third 6 month 6 % per month | For 4th 6 month 4 % per month | For 5th 6 month 2% per month |
Thereafter 1% per month i.e. 12 % per annum till total number of coins are mined.
- Marketing Partner- WeLaunchICO

ICO Phases:

- Phase 1 10% In 5cents - 3.6 Million
- Phase 2 20% In 10 Cents - 7.2 Million - 30days - 20% ICO Bonus - 1.44 Million
- Phase 3 30% In 20 Cents - 10.8 Million - 30days - 10% ICO Bonus - 1.08 Million
- Phase 4 40% In 40 Cents- 14.4 Mil Lion - 30days - 0% ICO Bonus

Phase - 1

3.6 MILLIONS
TOKENS AT

\$0.05 WITH BONUS
PHASE 2

Phase - 2

7.2 MILLIONS
TOKENS AT

\$0.10 WITH BONUS
1.44 MILLION TOKENS

Phase - 3

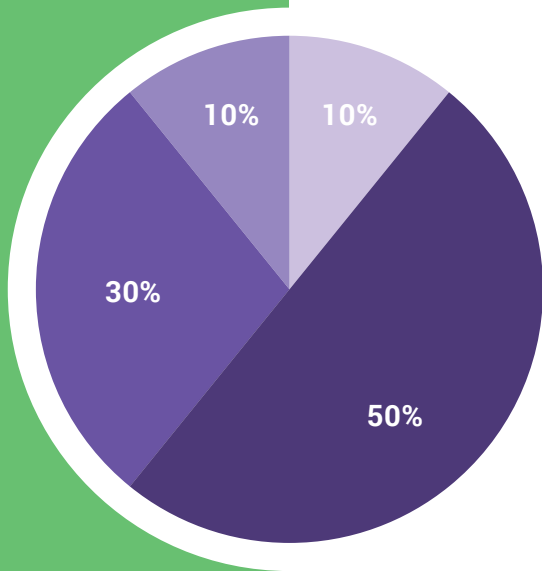
10.8 MILLIONS
TOKENS AT

\$0.20 WITH BONUS
1.08 MILLION TOKENS

Phase - 4

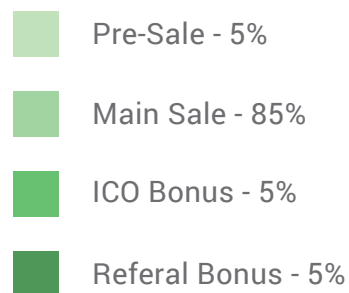
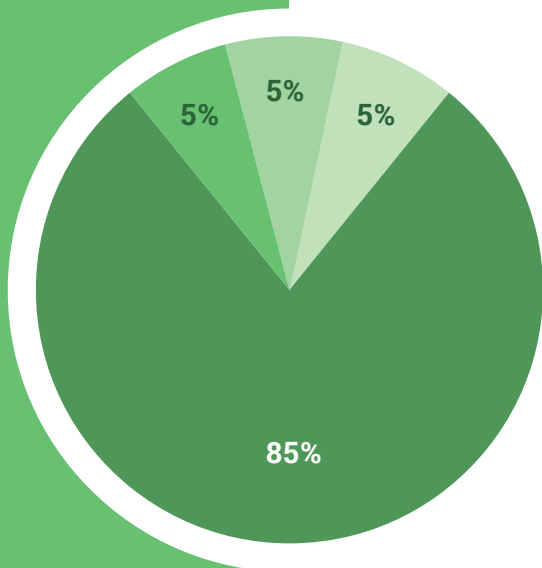
14.4 MILLIONS
TOKENS AT

\$0.40
NO BONUS FOR THIS
PHASE



Token Sale:

- Token Sale Phase Will End After Selling All The Tokens In The Particular Phase.
- Tentative Time Period: April
- Token Sale Proceeds Allocation
- Business Development - 10%
- Legal and Regulatory - 10%
- Marketing - 50%
- Tech-Development - 30%



Token Sale Distribution:

- Pre-Mine - 40 Million 100%
- Main Sale - 36 Million 90%
- ICO Bonus - 2 Million 5%
- Referral Bonus - 2 Million 5%



Summary

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H+ Blockchain plans to revolutionize the healthcare market by offering electronic health record access to stakeholders and to patients seeking better medical treatment, and in doing so open the door to a new kind of healthcare befitting our modern civilization.

The application uses multiple approaches to fill the gap between all healthcare providers. H+ Blockchain will cut the cost and time patients, and physicians need to access healthcare products and services, while ensuring the consumer enjoys a newly competitive market that puts service first. The platform's transparency, accuracy and efficiency will dominate the Healthcare sector in the near future. The world is moving forward. Only with H+ blockchain technology can the healthcare industry hope to keep up!

Terms & Conditions

Revise the Terms and Conditions

PLEASE READ THIS SECTION CAREFULLY. YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR BEFORE TAKING ANY ACTION IN CONNECTION WITH THIS TOKEN SALE.

- Participation in a token sale can be highly speculative and could involve a risk of loss.
- Prospective token purchasers should not construe this Website or White Paper or any disclosures or disclaimers contained therein as a source of legal or tax advice.
- The White Paper currently contains a fair summary of HPlus's vision and the operation and utility of its token, and is subject to changes as the matter or relevant importance evolve.
- Further, this Website or White Paper does not constitute the offering of a security. We have consulted and continue to work with legal counsel to assess the possible regulatory treatment by the United States Securities and Exchange Commission in light of the developing regulatory guidance. Presently, the primary method for determining whether a particular instrument should be characterized as a security under United States securities laws was promulgated by the United States Supreme Court in SEC v. W.J. Howey, 328 U.S. 293 (1946), providing for what has become known as a Howey test. According to the Howey test, an instrument is a security if the following four factors are satisfied: (1) an investment of money, (2) in common enterprise, (3) with an expectation of profits, (4) solely from the efforts of others. The SEC did not take the position as to whether virtual currencies, or interests in such currencies, are themselves securities, instead indicating that it will apply the same framework that the SEC and courts have applied thus far.
- On July 25, 2017, the SEC Division of Enforcement issued an investigative report involving tokens issued by The DAO, a virtual organization. The biggest takeaway from this investigative report is that tokens that function like investment contracts under the Howey test will be treated as securities. Although the courts in the United States have not yet directly applied the Howey test to any digital currency or blockchain token, HPlus and its advisors have conducted an analysis under the Howey test, and continues to do so, with the conclusion that, in all likelihood, HPlus does not pose a significant risk of implicating federal securities laws. In light of this, and absent any contrary conclusions or findings, HPlus tokens have not and will not be registered or filed under the securities laws or regulations of the United States.
- Notwithstanding the conducted research, analysis, and due diligence, the regulatory status of cryptographic tokens, digital assets and blockchain technology is a young industry, varies significantly among jurisdictions, and is thus subject to significant uncertainty. Due to this uncertainty and the general nature of the rapidly changing regulatory landscape, there is always a risk that HPlus tokens may not be exempt from securities registration requirements in the United States.
- HPlus's representations and securities assessments are not a guarantee that the SEC or any other regulatory authority will not determine the tokens to be securities subject to registration. It is possible that certain jurisdictions, whether state or federal, domestic or foreign, may adopt laws, regulations, policies or rules affecting the Bitcoin or Ethereum network, through which HPlus operates, or restricting the right to acquire, own, hold, sell, convert, trade, or use HPlus tokens.
- To reiterate in a briefer form, developments in laws, regulations, policies or rules may alter the nature of the operation of the blockchain network upon which the HPlus tokens are dependent.
- HPlus tokens have not been approved or disapproved by the United States Securities and Exchange Commission, any state's securities commission or any other regulatory authority. Should HPlus tokens be deemed securities by the SEC or another regulatory authority, HPlus and participants in the H+ token sale may be subject to penalties absent proper registration.
- All statements, estimates and financial information contained in this website, made in any press releases or in any place accessible by the public and oral statements that may be made by HPlus that are not statements of historical fact, constitute "forward-looking statements" as defined by the Private Securities Litigation Reform Act of 1995. This includes, but is not limited to, the future revenues, earnings, strategies, and prospects of HPlus.
- All statements that are not purely historical constitute future-looking statements. Such forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those anticipated. Moreover, such statements are based on HPlus's beliefs as well as assumptions made based on information currently available to it.
- The following non-exclusive list of words, when used within this Website or White Paper, and variations thereof are intended to identify forward-looking statements: "anticipate," "believe," "estimate," "expect," "intend," "should," or "project." Readers are cautioned not to place undue reliance on these forward-looking statements in making any decision.

