

Actively Managed Portfolio

The Core Holdings Portfolio is streamlined for investors looking for a conservative entry into cryptocurrency, focusing exclusively on Bitcoin and Ethereum. This approach offers involvement in the sector’s foundational elements, recognized for their long-standing market dominance and substantial infrastructure.

Risk Management

Rigorous risk-related screens are implemented, focusing on key aspects such as security, custody, regulatory compliance, and technology. This approach aims to ensure investment protection.

Stability and Growth

Investors benefit from the relative stability of the two largest market cap assets, which tend to exhibit lower volatility. Bitcoin is widely regarded as a digital version of gold, offering durability through market cycles, while Ethereum's established platform continues to be central to blockchain innovation.

Regulatory Clarity and Liquidity

Our portfolio leverages the enhanced liquidity and clearer regulatory frameworks associated with these premier assets. This strategy is underpinned by a belief in the enduring market leadership of BTC and ETH and their pivotal role in the broader adoption of cryptocurrencies.

Market Resilience

The BTC-ETH Strategy is shaped to withstand market changes, providing a stable base during times of heightened volatility. It’s an optimal choice for investors who prioritize asset security and market longevity.

Research-Driven Approach

The portfolio management combines in-depth top-down and bottom-up research methodologies. This approach enables the identification and capitalization of major market themes, evaluation of individual crypto asset opportunities, and effective navigation of market cycles.

DETAILS

Inception Date	June 15, 2023
Type	Separated Managed Account (SMA)
No of Assets ¹	2
Benchmark	Bitcoin Price
Portfolio Provider	Upwealth Digital Asset Management, SAS
Asset Manager	Upwealth Digital Asset Management, SAS
Custodian	Binance Holdings, LTD
Performance, Management Fee	0.00%
Advisory Fee ²	0.00%
Minimum Investment	\$300.00
Rebalanced	Monthly
Lockup Period	None
Withdrawal Frenquency	Daily
Ownership	Investor has direct ownership of crypto assets

¹The number of crypto assets in the portfolio may vary based on Upwealth's investment strategy, market conditions, and availability.
² Free for the first 6 months then 2.00% AUM per year. Offer limited to the first 1000 investors on Upwealth's cryptocurrency investing platform.

INVESTMENT STRATEGY

The Strategy offers a focused investment in Bitcoin and Ethereum, targeting stability in the crypto market. With a 60% allocation to Bitcoin and 40% to Ethereum, it provides a cautious approach to digital asset investment. This strategy capitalizes on the market leadership and established track record of these assets, aiming for steady appreciation over time.

This carefully considered mix is tailored for investors seeking exposure to crypto's potential while maintaining a conservative stance. It's an ideal foundation for those prioritizing long-term value and risk aversion, offering a simplified path to cryptocurrency investment.

HOLDINGS

Name / Category	Symbol	Weight
Bitcoin Monetary Asset	BTC	60.00%
Ethereum Layer 1, Smart Contract Platform	ETH	40.00%

Holdings are subject to change. Portfolio holdings should not be considered as investment advice or a recommendation to buy, sell or hold any particular cryptocurrency. Current and future holdings are subject to risk.

MARKET CAPITALIZATION

Mega (\$100b+)	100%
Large (\$10 - \$100B)	0%
Medium (\$2 - \$10B)	0%
Small (\$300M - \$2B)	0%
Micro (\$50M - \$300M)	0%

Upwealth Digital Asset Management SAS does not offer tax advice. Investors should consult with their own advisors with respect to legal, tax, regulatory, financial, accounting, and similar consequences of investing in any Upwealth product, the suitability of the investment for their portfolios, and other relevant considerations regarding an investment in any Upwealth product.

THE CRYPTOCURRENCY INVESTMENT OPPORTUNITY

Cryptocurrencies have become a notable financial segment, with growth driven by technological advances and increasing acceptance. Our conservative strategy is well-positioned to benefit from this expansion, focusing on assets with a strong history of performance and a well-established user base. The liquidity and global nature of Bitcoin and Ethereum enhance their appeal for portfolios focused on conservative, yet meaningful participation in the cryptocurrency market.

Global Accessibility

Unlike physical assets, cryptocurrencies can be traded and accessed globally, 24/7, making them highly liquid and borderless.

Scarcity and Utility

Bitcoin's limited supply offers inflation protection, akin to gold, while Ethereum's utility brings added value and resilience

Security and Transparency

Blockchain technology ensures transparency and security of transactions, reducing the risk of fraud and providing trust in the system.

STRATEGY PERFORMANCE

The Upwealth Conservative Crypto Strategy is benchmarked against the S&P 500 index price, providing an essential metric for evaluating its performance. This approach aligns the strategy with conservative investment values, using the S&P 500 market behavior as a standard measure for assessing effectiveness and stability.

	1 MONTH	3 MONTHS	YTD	1 YEAR	3 YEARS	SINCE INCEPTION
Conservative Crypto Strategy - BTC/ETH	26.55%	27.93%	96.02%	94.01%	203.99%	33.42%
S&P 500 Index	3.22%	3.29%	17.57%	14.38%	26.89%	1.95%

The market price of the S&P 500 index is provided by Morningstar, Inc., a leading investment research firm that compiles and analyzes financial data from various sources to offer real-time pricing, market indices, and comprehensive financial information. Morningstar is a key resource for stock market trends and in-depth analysis, widely utilized by investors, financial professionals, and researchers for its reliable data on equities, mutual funds, and a broad range of investment products.

Past performance does not guarantee future results. The performance data quoted represents past performance and current returns may be lower or higher. The investment return and principal will fluctuate so that an investment when redeemed may be worth more or less than the original cost. Returns for less than one year are not annualized. The performance is daily and net of the fee that may be applied for managed portfolios, and reflects the reinvestment of dividends and other earnings as well as forks and airdrops. Upwealth Digital Asset Management SAS ("Upwealth") maintains a model portfolio based on its cryptocurrency strategy. The performance provided is based on a seed account managed by Upwealth in its cryptocurrency strategy. Therefore, the performance shown may differ significantly from the performance of a new portfolio investment depending on the timing of the investments, among other factors. Upwealth makes no representation that the performance shown would have been achieved in any account. The performance data quoted represents past performance of Upwealth's cryptocurrency strategy.

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These statements involve known and unknown risks and uncertainties that may cause actual results, performance, or events to differ significantly from those expressed or implied in such statements. Upwealth, its clients, and related parties may hold financial interests in securities or issuers discussed.

Cryptocurrency Risk: Cryptocurrency, often referred to as 'virtual currency' or 'digital currency,' operates as a decentralized, peer-to-peer financial exchange and value storage used as a form of currency. The strategy may include exposure to cryptocurrencies like bitcoin and ethereum. The market prices of bitcoin, ethereum and other cryptocurrencies have experienced significant fluctuations and could potentially decline sharply, even to zero, due to various reasons, including regulatory changes, network-related issues, events involving entities facilitating transactions, or shifts in user preferences toward alternative cryptocurrencies. Events impacting one cryptocurrency may affect the value of others, including bitcoin and ethereum. Cryptocurrency operates independently of central authorities or banks and lacks government backing. It is not considered legal tender, and its use and exchange may be restricted by federal, state, or foreign governments, with ongoing regulation in the United States. Cryptocurrency exchanges may cease operations or permanently close due to fraud, technical problems, hacking, or malware.