



## WHY INVEST IN THE STRATEGY?

### Actively Managed Portfolio

The Leaders Portfolio is designed for investors seeking a sophisticated approach to crypto investment, blending the growth of top cryptocurrencies with the potential of strategic altcoins. It offers diversified exposure, harmonizing the strengths of Bitcoin and Ethereum with key assets like Polygon and Aave. This strategy is suited for those seeking to unite stability with the possibility of substantial returns in the crypto market's evolution.

### Risk Management

We implement a rigorous risk management system, carefully evaluating assets for technological reliability, market standing, and regulatory compliance. This disciplined method ensures a resilient portfolio adept at managing market turbulence and securing investments.

### Expert Portfolio Oversight

Managed by experienced professionals, the Leaders Crypto Portfolio is guided by continual market research and strategic asset allocation to optimize returns within moderate risk parameters.

### Market Adaptability

Our portfolio composition affords flexibility, allowing adjustments to asset positions in response to market changes. This agility is vital for preserving capital in a variable market.

### Innovation and Growth Focus

The strategy captures the crypto market's innovative spirit, targeting sectors set for growth. It keeps investors connected with the pulse of digital finance advancements.

### 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

<b>Inception Date</b>	July 14, 2023
<b>Type</b>	Separated Managed Account (SMA)
<b>No of Assets <sup>1</sup></b>	7
<b>Benchmark</b>	Bitcoin Price
<b>Portfolio Provider</b>	Upwealth Digital Asset Management, SAS
<b>Asset Manager</b>	Upwealth Digital Asset Management, SAS
<b>Custodian</b>	Binance Holdings, LTD
<b>Performance, Management Fee</b>	0.00%
<b>Advisory Fee <sup>2</sup></b>	0.00%
<b>Minimum Investment</b>	\$300.00
<b>Rebalanced &amp; Reconstituted</b>	Monthly/Market-responsive reconstitution
<b>Lockup Period</b>	None
<b>Withdrawal Frequency</b>	Daily
<b>Ownership</b>	Investor has direct ownership of crypto assets

<sup>1</sup>The number of crypto assets in the portfolio may vary based on Upwealth's investment strategy, market conditions, and availability.

<sup>2</sup> 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 Leaders Moderate Strategy adopts a calculated approach, weaving together leading and emerging cryptocurrencies for a balanced market presence. It strategically diversifies across a breadth of digital assets, mitigating risk while targeting the crypto market's significant growth avenues. Driven by thorough research and acute risk management, active portfolio stewardship aims for consistent, sustainable growth. Attractive to investors seeking both potential growth and measured risk, it's apt for those engaging with the cryptocurrency market's vibrancy yet desiring moderate risk exposure. The strategy's flexibility stands out, offering an investment structure that adjusts to market trends and investor preferences, ensuring it stays attuned to evolving investment goals and risk profiles. This positions it as an ideal strategy for investors who value a thoughtful, growth-oriented approach to their cryptocurrency investments.

## MARKET CAPITALIZATION

<b>Mega</b> (\$100b+)	29%
<b>Large</b> (\$10 - \$100B)	0%
<b>Medium</b> (\$2 - \$10B)	57%
<b>Small</b> (\$300M - \$2B)	14%
<b>Micro</b> (\$50M - \$300M)	0%

## HOLDINGS

Name / Category	Symbol	Weight
<b>Bitcoin</b> Monetary Asset	BTC	35.11%
<b>Ethereum</b> Layer 1, Smart Contract Platform	ETH	34.08%
<b>Polygon</b> Layer 2, Scaling Solution	SOL	9.52%
<b>Uniswap</b> Decentralized Exchange	UNI	6.26%
<b>Lido</b> DeFi, Staking Protocol	LDO	5.09%
<b>Aave</b> DeFi, Lending Protocol	AAVE	5.05%
<b>Chainlink</b> Oracle Network	LINK	4.89%

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.

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

It is important to highlight that the current market capitalization of cryptocurrencies represents only a fraction of the global asset pool. According to Upwealth's research, this market cap has the potential to ascend to approximately \$30 trillion with an increase in the numbers of users from 420 million to 1 billion users by the year 2030. The market's liquidity and global reach, alongside the inflation-resistant nature of assets like Bitcoin, position cryptocurrency as an attractive option for diversified portfolios targeting strategic, moderate-risk growth.

Global Accessibility	Inherent Scarcity	Security and Transparency
Unlike physical assets, cryptocurrencies can be traded and accessed globally, 24/7, making them highly liquid and borderless.	Cryptocurrencies, like Bitcoin, have limited supplies, mirroring the scarcity of precious metals such as gold, which can protect against inflation.	Blockchain technology ensures transparency and security of transactions, reducing the risk of fraud and providing trust in the system.

## STRATEGY PERFORMANCE

The Upwealth Moderate Crypto Strategy is benchmarked against Bitcoin's price, providing an essential metric for evaluating its performance. This approach aligns the strategy with conservative investment values, using Bitcoin's market behavior as a standard measure for assessing effectiveness and stability.

	1 MONTH	3 MONTHS	YTD	1 YEAR	3 YEARS	SINCE INCEPTION
<b>Moderate Crypto Strategy - Leaders</b>	35.77%	34.17%	85.24%	75.79%		9.11%
<b>Bitcoin (BTC) Price</b>	2798%	40.26%	120.08%	117.83%	104.79%	16.40%

The market price of Bitcoin is provided by CoinMarketCap OpCo, LLC, an analysis platform that aggregates data from various exchanges to offer real-time pricing, market capitalizations, and trading volumes for a wide array of cryptocurrencies. It is an essential resource for crypto market trends and comparative analysis, widely used by investors and researchers.

**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.

**Before investing, please carefully review the strategy's investment objectives, risks, charges, and expenses.** Reproduction of this material in any form or reference in any publication is strictly prohibited without the explicit written consent of Upwealth Digital Asset Management SAS. The information provided is intended solely for general informational purposes and may change without prior notice. This fact sheet does not imply, either explicitly or implicitly, the provision of services or products by Upwealth and should not be considered as a recommendation to buy, sell, or hold any cryptocurrency. Some statements in this fact sheet may represent future expectations and other forward-looking statements based on Upwealth's current beliefs and assumptions.

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.