



WHY INVEST IN THE STRATEGY?

Dynamic Asset Selection

The Challengers Portfolio is curated for those seeking high-risk, high-reward opportunities within the crypto space. It strategically allocates investments across a spectrum of digital assets, leading with Bitcoin at 14% and Ethereum at 13%, and including a diverse array of emerging tokens. This strategy is fine-tuned for investors targeting substantial returns in a rapidly evolving market.

Advanced Risk Management

Recognizing the inherent risks of a high-reward portfolio, our risk management process diligently assesses each asset for innovation potential, market dynamics, and the broader regulatory landscape. This ensures a well-prepared portfolio capable of navigating the volatile nature of high-growth assets.

Strategic Oversight

Managed by a team of experts with deep industry insights, the Challengers Portfolio benefits from their proactive market analysis and strategic asset allocation. Their expertise aims to capitalize on the high growth potential within the portfolio's high-risk framework.

Market Responsiveness

In an unpredictable market, this portfolio's composition provides the agility needed to quickly adjust positions, maximizing potential upside. Its flexible structure is crucial for capitalizing on market trends and technological disruptions.

Innovation-Driven Approach

This strategy is aligned with market innovators and disruptors, targeting sectors on the cusp of significant breakthroughs. It is crafted to harness the momentum of foundational cryptocurrencies and blend it with the vitality of up-and-coming projects.

Focused Investment Analysis

Our strategy involves detailed assessment of individual assets and overarching market trends, positioning us to pinpoint key investment opportunities and navigate the market's fluctuations effectively.

DETAILS

Inception Date	July 2, 2023
Type	Separated Managed Account (SMA)
No of Assets ¹	20
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	\$500.00
Rebalanced & Reconstituted	Monthly/Market-responsive reconstitution
Lockup Period	None
Withdrawal Frequency	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 Challengers Strategy is assertive, combining established cryptocurrencies with potential-packed altcoins for impactful market presence. With a keen focus on diversification, it reaches across the full digital asset spectrum, aiming to elevate the portfolio's growth trajectory significantly.

Grounded in rigorous research and strategic risk assessment, this strategy directs the portfolio toward aggressive expansion. It's a compelling choice for investors who are prepared to engage deeply with the cryptocurrency market's potential, accepting a higher risk tolerance in pursuit of extraordinary gains. It provides a dynamic investment framework that evolves with market innovations, in line with investors' ambitious goals and risk preferences.

MARKET CAPITALIZATION

Mega (\$100b+)	10%
Large (\$10 - \$100B)	15%
Medium (\$2 - \$10B)	45%
Small (\$300M - \$2B)	30%
Micro (\$50M - \$300M)	0%

HOLDINGS

Name / Category	Weight	Name / Category	Weight
Bitcoin BTC Monetary Asset	13.95%	Uniswap UNI Decentralized Exchange	3.40%
Ethereum ETH Layer 1, Smart Contract	12.90%	Aptos APT Layer 1, Smart Contract	3.33%
Chainlink LINK Oracle Network	9.10%	Near Protocol NEAR Layer 1, Smart Contract	3.16%
XRP XRP Monetary Asset	7.90%	VeChain VET Supply Chain	3.11%
Solana SOL Layer 1, Smart Contract	5.99%	Aave AAVE DeFi, Lending Protocol	3.09%
Cardano ADA Layer 1, Smart Contract	4.90%	Filecoin FIL Decentralized Storage	3.05%
Lido LDO DeFi, Staking Protocol	4.80%	Render RNDR GPU Rendering Network	2.87%
Stellar XLM Payment Network	4.04%	Fantom FTM Layer 1, Smart Contract	2.51%
Cosmos ATOM Layer 1, Inter. Protocol	3.91%	Injective INJ DeFi, Exchange Protocol	2.08%
Immutable IMX Layer 2, NFTs	3.90%	Bitcoin Cash BCH Monetary Asset	2.01%

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

Cryptocurrencies are rapidly growing within the global financial market, driven by advanced technology and increasing adoption. Upwealth predicts a significant increase in market capitalization, reflecting an expanding user base. The high liquidity and broad accessibility of cryptocurrencies, along with a limited supply for certain assets, position them as essential for diversified portfolios targeting ambitious growth.

Global Accessibility	Diversification Edge	Tech Evolution
Unlike physical assets, cryptocurrencies can be traded and accessed globally, 24/7, making them highly liquid and borderless.	Cryptocurrencies add variety to investment portfolios with their unique market behavior and potential for returns.	Investors gain access to cutting-edge and emerging tech trends with blockchain's continuous advancements in finance.

STRATEGY PERFORMANCE

The Upwealth Aggressive Crypto Strategy uses Bitcoin's price as a benchmark, offering a key metric for performance evaluation. This method aligns the strategy with aggressive investment goals, utilizing Bitcoin's market activity as a fundamental indicator for gauging success and potential.

	1 MONTH	3 MONTHS	YTD	1 YEAR	3 YEARS	SINCE INCEPTION
Aggressive Crypto Strategy - Challengers	53.92%	53.94%	151.38%	116.61%		35.63%
Bitcoin (BTC) Price	27.98%	40.26%	120.08%	117.83%	104.79%	19.71%

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.

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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.