



WHY INVEST IN THE STRATEGY?

Actively Managed Portfolio

This portfolio merges active management with diversified exposure, concentrating on crypto-assets that align with significant sector themes, including Layer 1 and Layer 2 protocols, Smart Contract Platforms, Scaling Solutions, and Payment Protocols. Providing a balanced market perspective, it features established cryptocurrencies like Bitcoin and Ethereum, as well as other well-established, large market cap assets, thereby distributing risk across a varied array of holdings.

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.

Professional Management

The portfolio is actively managed by a team of seasoned experts who constantly monitor the cryptocurrency market. Their expertise ensures investments align with the selected strategy.

Stress Resilience

During periods of market stress and volatility, the strategy has the flexibility to maintain relative "cash-like" positions in stablecoins. This feature is designed to protect capital during turbulent market conditions.

Innovation-Aligned

Our strategy is meticulously crafted to target key areas of growth within the digital asset landscape, specifically emphasizing the importance of Smart Contract Platforms and advanced Infrastructure & Scaling solutions. This targeted approach positions investors to capitalize on innovations transforming finance and the internet.

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 5, 2023
Type	Separated Managed Account (SMA)
No of Assets ¹	6
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 & Reconstituted	11% Threshold/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 investment approach adopted provides diversified exposure to the cryptocurrency market, encompassing well-established cryptocurrencies. This diversification strategy is designed to spread risk across various assets, offering a comprehensive market perspective. The active management approach, founded on in-depth research and risk management, targets mid-term growth, all while prioritizing security and aligning with clients' investor profiles and preferences.

This conservative crypto strategy has been thoughtfully curated to offer professionally managed exposure to key cryptocurrency assets. This strategy is particularly suitable for investors seeking to participate in the cryptocurrency market's growth potential while maintaining a conservative approach, emphasizing stability and reliability.

MARKET CAPITALIZATION

Mega (\$100b+)	33%
Large (\$10 - \$100B)	50%
Medium (\$2 - \$10B)	17%
Small (\$300M - \$2B)	0%
Micro (\$50M - \$300M)	0%

HOLDINGS

Name / Category	Symbol	Weight
Bitcoin Monetary Asset	BTC	35.05%
Ethereum Layer 1, Smart Contract Platform	ETH	27.15%
Solana Layer 1, Smart Contract Platform	SOL	9.78%
XRP Monetary Asset, Payment Protocol	XRP	9.55%
Polygon Layer 2, Scaling Solution	MATIC	9.28%
Cardano Layer 1, Smart Contract Platform	ADA	9.19%

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. Cryptocurrencies, largely independent of traditional financial systems and, generally uncorrelated to the behavior of other asset classes over longer time horizons, cryptocurrencies could serve as a strategic allocation in well-diversified portfolios.

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 Conservative 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
Conservative Crypto Strategy - Flagship	50.65%	42.20%	129.20%	107.84%	945.25%	38.65%
Bitcoin (BTC) Price	27.98%	40.26%	120.08%	117.83%	104.79%	35.03%

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.