



WHY INVEST IN THE STRATEGY?

Actively Managed Portfolio

This portfolio is tailored for individuals seeking a balanced approach to cryptocurrency investment, combining leading cryptocurrencies' growth potential with emerging assets' innovation. It diversifies investments across the digital asset space, balancing established players like Bitcoin and Ethereum with rising stars such as Cardano and Solana. This strategy is well-suited for investors aiming to blend stability with high returns in the evolving crypto market.

Risk Management

We employ a comprehensive risk management system, scrutinizing each asset for technological soundness, market position, and regulatory environment. This ensures a robust portfolio capable of weathering market fluctuations and safeguarding investments.

Expert Portfolio Oversight

The Moderate Crypto Portfolio is actively managed by a team of experts who bring years of experience and market insight. Their continuous analysis and strategic asset allocation aim to maximize returns within the portfolio's moderate risk parameters.

Market Adaptability

During periods of market uncertainty, the portfolio's composition enables agility, allowing for shifts towards less volatile assets. This flexibility is crucial for capital preservation in a constantly evolving market environment.

Innovation and Growth Focus

This strategy is designed to capture innovation in the crypto market, tapping into sectors poised for significant growth. It aligns with broader technological trends and advancements, ensuring investors are part of the next wave of digital finance evolution.

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 29, 2023
Type	Separated Managed Account (SMA)
No of Assets ¹	12
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 Opportunity Moderate Strategy employs a selective approach, integrating both prominent and rising cryptocurrencies to achieve a balanced market stance. This portfolio's design focuses on diversifying across a spectrum of digital assets, which serves to temper risk while still tapping into the significant growth opportunities inherent in the crypto market. Active management, anchored in meticulous research and keen risk evaluation, steers the strategy towards consistent growth. This approach is particularly appealing for investors who prefer a blend of growth prospects and measured risk, making it a suitable choice for those seeking to engage with the dynamic nature of the cryptocurrency market while maintaining a moderate risk profile. Additionally, it provides an agile investment framework that adapts to market shifts and evolving trends, ensuring alignment with investors' evolving goals and risk appetites.

MARKET CAPITALIZATION

Mega (\$100b+)	17%
Large (\$10 - \$100B)	17%
Medium (\$2 - \$10B)	66%
Small (\$300M - \$2B)	0%
Micro (\$50M - \$300M)	0%

HOLDINGS

Name / Category	Weight	Name / Category	Weight
Bitcoin BTC Monetary Asset	35.20%	Avalanche AVAX Layer 1, Smart Contract	1.92%
Ethereum ETH Layer 1, Smart Contract	35.07%	Stellar XLM Payment Network	1.85%
Cardano ADA Layer 1, Smart Contract	5.11%		
Solana SOL Layer 1, Smart Contract	4.85%		
Polkadot DOT Layer 0, Inter. Protocol	3.78%		
Polygon MATIC Layer 2, Scaling Solution	2.97%		
Litecoin LTC Monetary Asset	2.72%		
Bitcoin Cash BCH Monetary Asset	2.15%		
Chainlink LINK Oracle Network	2.45%		
Uniswap UNI Decentralized Exchange	1.93%		

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 represent a growing segment of the global financial market, with a trajectory that suggests substantial expansion as technology and user adoption advance. Upwealth's analysis indicates a potential market capitalization surge, forecasting a significant increase in user base. This market's liquidity, global reach, and the deflationary nature of certain assets, like Bitcoin, position it as a compelling component for diversified portfolios seeking strategic growth with moderate exposure.

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 moderate 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
Moderate Crypto Strategy - Opportunity	38.18%	36.38%	99.73%	86.57%	384.21%	27.78%
Bitcoin (BTC) Price	2798%	40.26%	120.08%	117.83%	104.79%	21.73%

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.