



 ***cryptoinvest*** **101**

OVERVIEW

- CryptoInvest101 is an online cryptocurrency investment platform. We provide safe, easy, and compliant access to a wide range of cryptocurrency investments, through an offering of prespecified as well as customizable investment portfolios. We manage every aspect of these portfolios including buying & selling, rebalancing, and safe storage of the underlying cryptocurrencies on behalf of our investors and institutional partners.



THE PROBLEM

There are various risks associated with cryptocurrency investments, including:

- Trade execution mistakes
- Widespread fraud, phishing and Ponzi schemes
- High risk of currency loss during transfer and storage
- Complexity in trading and holding cryptocurrencies, especially across multiple exchanges

Over and above these risks, further issues include the following:

- Individuals have limited access to diversified cryptocurrency investments.
- In South Africa, the only safe and easy way to get investment exposure to cryptocurrencies is through buying on *Luno* or *AltCoinTrader*.
- Many potential investors lack the technical know-how and confidence to manually purchase any lesser known cryptocurrencies on international exchanges.
- The fundamentals of cryptocurrency investments are not widely understood. This includes how and where to buy cryptocurrencies, safe storage of funds, as well as assessing the different risks involved when structuring and managing portfolios.
- Internationally, similar challenges inhibit potential investors.



WHAT COULD GO WRONG

- Taken from some of the largest international exchanges:

Depositing tokens to this address other than BTC will result in your funds being lost.

⚠ Do not send Bitcoin Cash (BCH) to this address

- We strongly recommend that you copy + paste the address to help avoid errors. Please note that we are not responsible for coins mistakenly sent to the wrong address.

Please verify your withdrawal address. We cannot refund an incorrect withdrawal.

Do not withdraw directly to a crowdfund or ICO. We will not credit your account with tokens from that sale.

- Excess fees are charged on instant purchases of cryptocurrencies on certain exchanges.
- Exchange outages can prevent users from accessing their funds. This is amplified in markets lacking more than one or two major exchanges, i.e. South Africa.
- Funds are easily lost due to incorrect addresses being used during transfer.
- Secure storage on these exchanges is not guaranteed. Many reputable exchanges have been subject to major hacks, and subsequent loss of customer funds.
- Fundamentally, there is no recourse in the event of funds being withdrawn from a breached user account.
- As a result, the utmost care and due diligence is required in password complexity/management and account security.



SOLUTION

- CryptoInvest101 manages the entire process of clients' cryptocurrency investments. This includes:
 - Purchasing, selling, and safely transferring cryptocurrencies on and between various international exchanges;
 - Securely storing these cryptocurrencies off of the exchanges, in deep cold storage;
 - Vetting of all exchanges, cryptocurrencies, and storage solutions that are used and offered by CryptoInvest101.
- CryptoInvest101 provides access to a variety of investment portfolios, which expose clients to a wide range of cryptocurrencies.
- Our portfolios vary by risk appetite, including various pre-specified Index trackers such as the Balanced 10 portfolio, which tracks the top cryptocurrencies weighted by market cap.
- In addition to pre-specified portfolios, investors will be able to customize the composition and weightings of their cryptocurrency portfolio.
- All portfolios will be rebalanced weekly or fortnightly (depending on the chosen portfolio), using our rebalancing engine, to keep investors' desired exposure stable.



PRICING MODEL

Retail pricing model:

- 3.5% annual management fee
- 1% exit fee

What this covers:

- All transaction costs including rebalancing
- Transfer costs
- Secure cold storage costs



VALUE ADDS

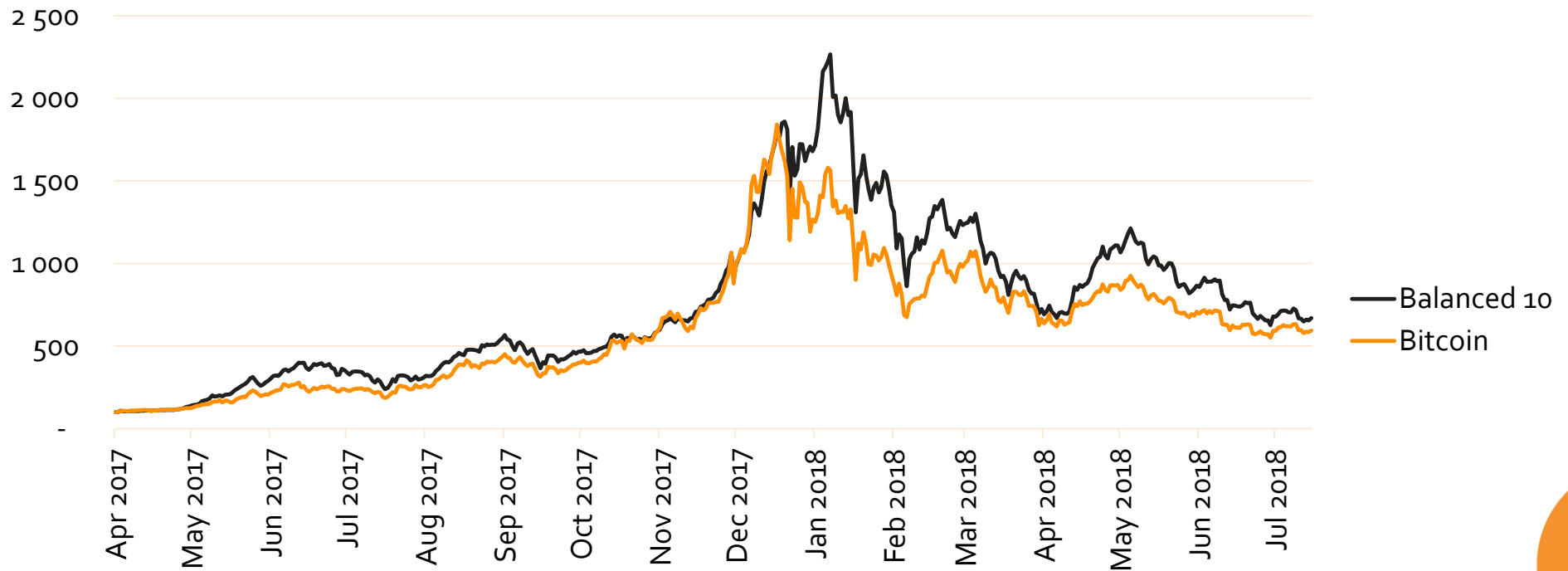
Our platform includes:

- User registration, onboarding including AML & KYC verification, and login;
- Simple account funding in Rands or Bitcoin;
- A dashboard for depositing/withdrawing funds, investing in specific portfolios, as well as customizing your own portfolio weightings;
- Reporting for current holdings, transactions, and profit/loss;
- Exchange integration for live pricing from 5 major international exchanges;
- Our custom rebalancing engine which performs all necessary trades for portfolio rebalancing on a weekly/fortnightly basis;
- A high degree of auditability and transparency into portfolio holdings and rebalancing, at a transactional level; and
- Deep cold storage solutions which guarantee the safe storage of customers' cryptocurrencies, including both technical and operational aspects.



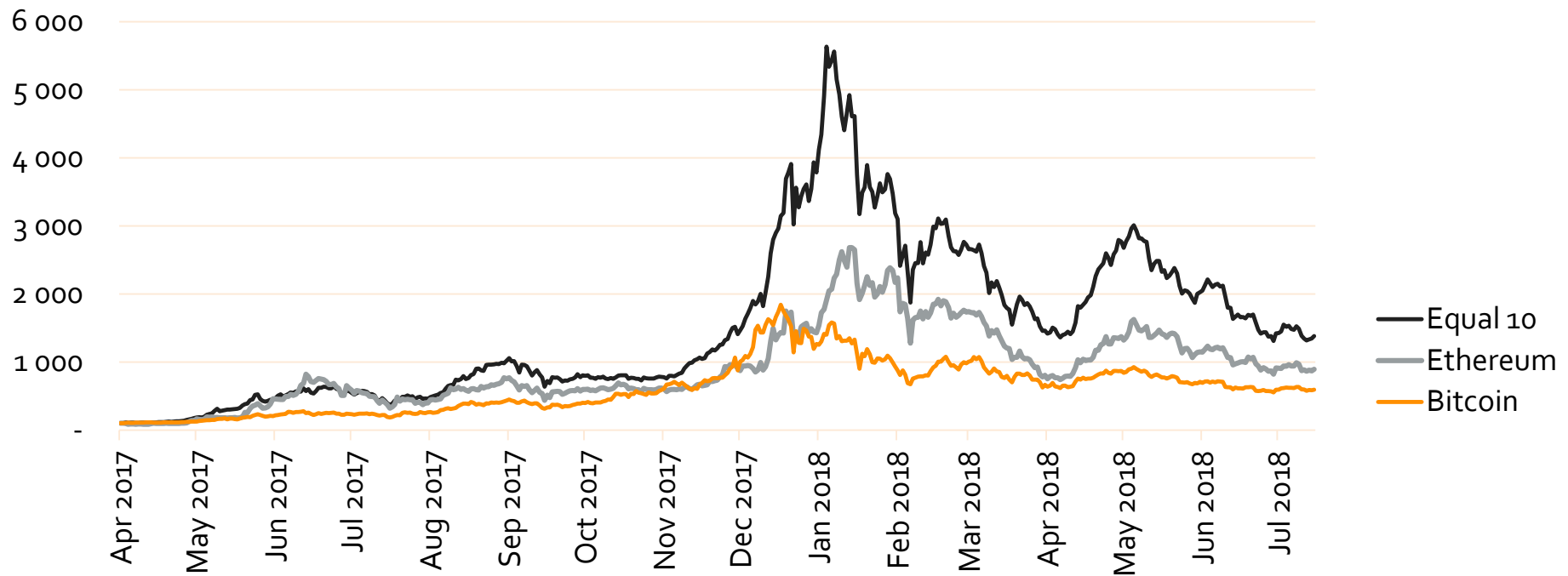
BALANCED 10 PORTFOLIO

- The investment mandate of the Balanced 10 Portfolio is to track the top 10 largest cryptocurrencies, by market capitalisation, as closely as possible. This portfolio holds each constituent of the top 10 largest cryptocurrencies with weightings proportional to each respective cryptocurrency's market capitalisation. The portfolio weightings and constituents are rebalanced on a weekly basis.



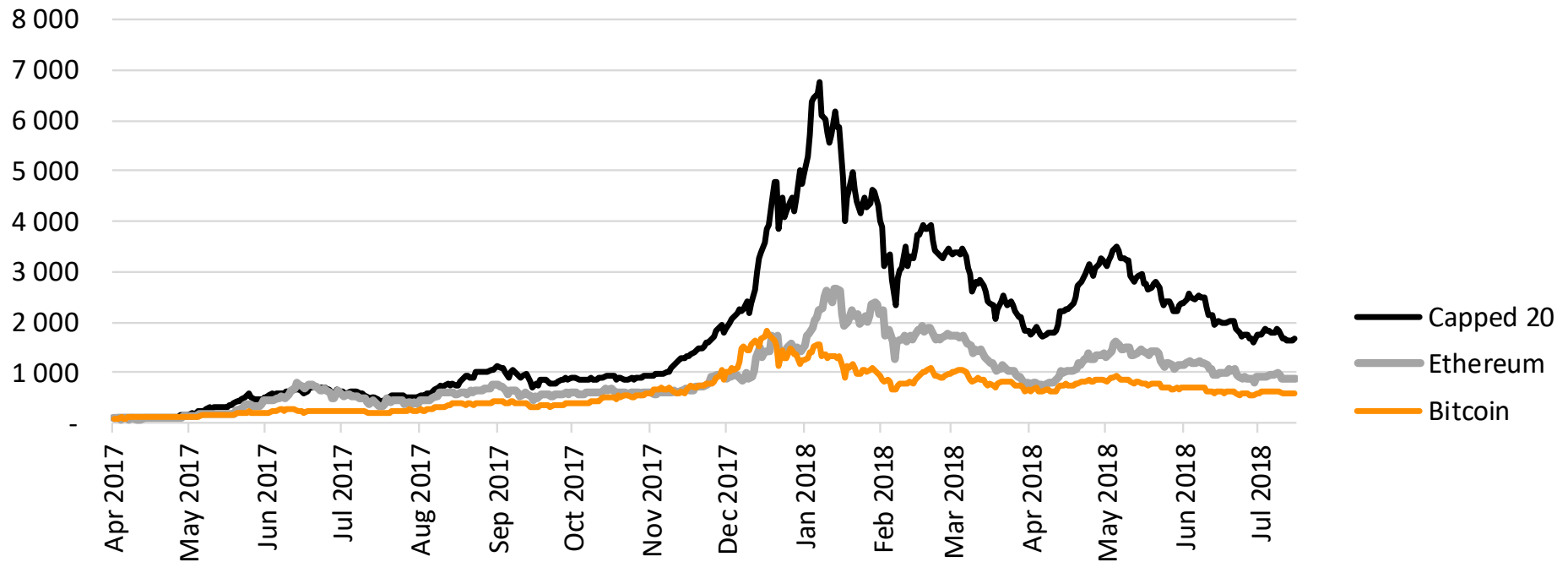
EQUAL 10 PORTFOLIO

- The investment mandate of the Equal 10 Portfolio is to hold each of the top 10 largest cryptocurrencies with equal weighting, each constituting 10% of the portfolio. The portfolio weightings are rebalanced weekly and constituents are adjusted on a fortnightly basis.



CAPPED 20 PORTFOLIO

- The investment mandate of the Capped 20 Portfolio is to track the top 20 largest cryptocurrencies, by market capitalisation, with a maximum holding of 15% per cryptocurrency. The portfolio weightings and constituents are rebalanced on a weekly basis



CONTACT US

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