

# **Blockchain Money: The Future Of Investing**

**Presenter | Sonia Dumas**



***Disclaimer – Risk is a guarantee. Past performance is not.***

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# WHAT'S AHEAD

1. Crypto Winter 2022
2. Is Crypto Dead?
3. Direct & Indirect Investing
4. Crypto Conversations

# 1 **Crypto Winter 2022**

“

If you are not aggressive, you  
are not going to make money,  
and if you are not defensive,  
you are not going to  
keep money.

—  
RAY DALIO

OPINION

# VCs Poured \$41 Billion Into Crypto in the Past 18 Months. Is There Any Hope for a Profit?



Illustration by IT

Investors face tough questions following the FTX debacle. (Part of the crypto column series.)

By Edward Robinson November 18, 2022

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# Can Extreme Leverage Crash the Crypto Market in 2022?

By [Chris MacDonald](#) and [Eric Bleeker](#) - Jan 20, 2022 at 6:45AM

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How does leverage play into the volatility discussion in the crypto world?

INVEST SMARTER WITH THE MOTLEY FOOL

## The collapse of Terra (Luna)



Daily closing price in USD, last three months (22 February - 22 May 2022)

Source: CoinMarketCap





TECH

# Crypto brokerage Voyager Digital files for Chapter 11 bankruptcy protection

PUBLISHED WED, JUL 6 2022-4:43 AM EDT | UPDATED WED, JUL 6 2022-10:13 AM EDT

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 **Ryan Browne**  
@RYAN\_BROWNE

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**KEY POINTS**

- Voyager commenced bankruptcy proceedings in the U.S. Bankruptcy Court for the Southern District of New York on Tuesday.
- The company suffered huge losses from its exposure to crypto hedge fund Three Arrows Capital, which went bust last week.

**TV**

**The News With Shepard Smith** WATCH LIVE

UP NEXT | American Greed 01:00 am ET [Listen](#)

**TRENDING NOW**

CRYPTO WORLD

# One of the most prominent crypto hedge funds just defaulted on a \$670 million loan

PUBLISHED MON, JUN 27 2022-9:45 AM EDT | UPDATED TUE, JUN 28 2022-11:23 PM EDT

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 **MacKenzie Sigalos**  
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**KEY POINTS**

- Prominent crypto hedge fund Three Arrows Capital has defaulted on a loan worth more than \$670 million.
- Digital asset brokerage Voyager Digital issued a notice on Monday morning, stating that the fund failed to repay a loan of \$350 million in the U.S. dollar-pegged stablecoin, USDC, and another 15,250 bitcoin, worth about \$323 million at today's prices.

**RELATED**



Founders of bankrupt crypto hedge fund 3AC go missing, as investors try to recoup assets



From \$10 billion to zero: How a crypto hedge fund collapsed and dragged many investors down with it

Loan Counterparty	Borrowing Rates	Amount Outstanding (in thousands)
Alameda Research Ltd.	1% - <del>11.5%</del>	\$376,784
Three Arrows Capital	3% - 10%	\$654,195
Genesis Global Capital, LLC	4% - 13.5%	\$17,556
Wintermute Trading Ltd	1% - 14%	\$27,342
Galaxy Digital LLC	1% - 30%	\$34,427
Tai Mo Shan Limited	10%	\$13,770
Other	4% - 8%	\$751
<b>Total Loan Obligations</b>		<b>\$1,124,825</b>

 **BRIAN QUARMBY** JUN 30, 2022

## Contagion: Genesis faces huge losses, BlockFi's \$1B loan, Celsius's risky model

A leaked investor call from Morgan Creek Digital suggests BlockFi liquidated 3AC for \$1 billion, while Celsius reportedly maintained a highly risky assets-to-equity ratio last year that may have caused its recent liquidity woes.





	BTC	ETH	BNB	SOL	XRP	DOGE
Price	\$17,191	\$1,276	\$277	\$13	\$0.38	\$0.09
Change	+0.49%	+1.09%	-3.09%	-1.04%	+1.03%	-2.39%



TURNER WRIGHT

3 MINUTES AGO

## FTX was an 'utter failure of corporate controls at every level of an organization', says CEO

Countering some of SBF's claims, John Ray said that "FTX US was not operated independently of FTX.com" and a Chapter 11 filing was necessary to avoid a bank run.

116 Total views Listen to article 2:58

COINTELEGRAPH NEWS

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BUSINESS NEWS MARCH 12, 2009 / 7:19 PM / UPDATED 14 YEARS AGO

# Madoff pleads guilty, is jailed for \$65 billion fraud

By Grant McCool, Martha Graybow

7 MIN READ



NEW YORK (Reuters) - Bernard Madoff pleaded guilty on Thursday to orchestrating the biggest investment fraud in Wall Street history and was jailed to await a sentence that could keep him in prison for the rest of his life.

**COINTELEGRAPH**  
The future of money

BTC	ETH	BNB	SOL	XRP
\$16,874	\$1,258	\$259	\$13	\$0.35
+1.42%	+4.07%	+5.42%	+2.63%	+0.55%

News Markets Magazine People Cryptopedia Research Video

TURNER WRIGHT

23 HOURS AGO

## Sam Bankman-Fried enters not guilty plea for all counts in federal court

The former FTX CEO faces eight criminal counts in the United States, which could result in 115 years in prison should he be convicted.

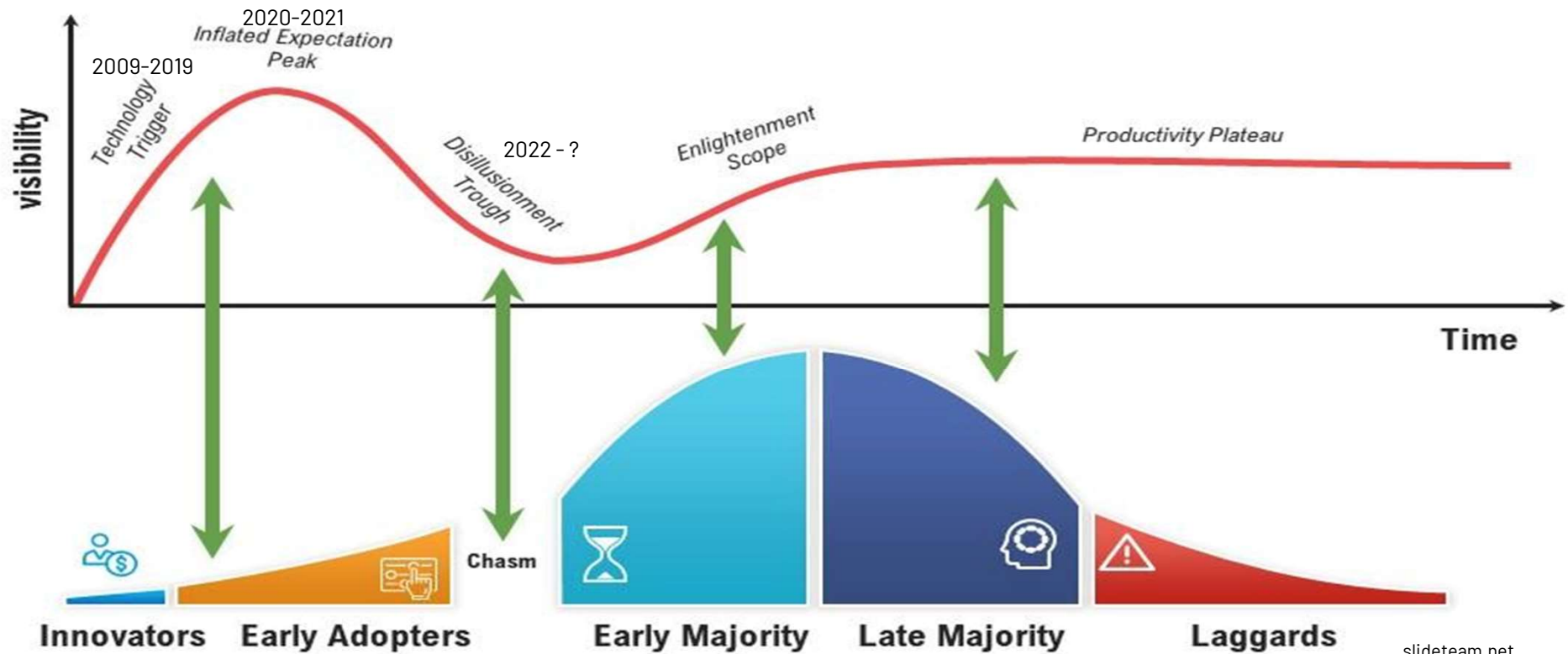
6305 Total views 60 Total shares Listen to article 1:30



Former FTX CEO Sam Bankman-Fried has pled not guilty to all criminal charges he's facing related to the collapse of the crypto exchange, including wire fraud, securities fraud and violations of campaign finance laws.

# 2 Is Crypto Dead?

# Five Phase of Technology Adoption Lifecycle





Davos 2022 | Fourth Industrial Revolution

# 17 ways technology could change the world by 2027

Each year, the Forum recognizes a new cohort of Technology Pioneers and incorporates them into its initiatives, activities, and events.

Image: Pexels/Pixabay



# **‘Web3 technologies will revolutionize the world of commerce’**

*Justin Banon, Co-Founder, [Boson Protocol](#)*

By 2025, Web3 technologies will have revolutionized the world of commerce, in much the same way that Web2 transformed access to information. Physical and digital (phygital?) ‘things’ will be listed and traded on an open, liquid, digital market. In the early days of the internet, information was mostly siloed within proprietary online networks. However, the zero marginal cost of distribution, combined with consumer demand, led to the single, searchable, open internet of information we enjoy today. Understandably, commerce has



# **‘Central bank digital currency will revolutionize the financial system’**

*Inga Mullins, Founder and Chief Executive Officer, [Fluency](#)*

A new digital form of a country’s fiat currency issued directly by a nation’s monetary authority or central bank is predicted to have one of the biggest disruptive impacts over the next 3-5 years. This form is referred to as a central bank digital currency (CBDC). When underpinned with blockchain technology, a CBDC has the potential to revolutionize the financial system and pave the way to increasing financial inclusion and improving the lives of billions of people globally by providing access to cheap and affordable financial services. Due primarily to its architecture, a well-constructed CBDC can support offline

## Markets

# Powell Says Fed Plans Recommendation to Congress on CBDC

The Federal Reserve chairman says a digital dollar is "something we really need to explore as a country."

By Helene Braun ⌚ Jun 23, 2022 at 12:15 p.m. CDT



# TECHNICAL EVALUATION FOR A U.S. CENTRAL BANK DIGITAL CURRENCY SYSTEM

SEPTEMBER 2022



THE WHITE HOUSE  
WASHINGTON

Policy

# China to Extend CBDC Trial to Most Populous Province, Guangdong, Three Others: Report

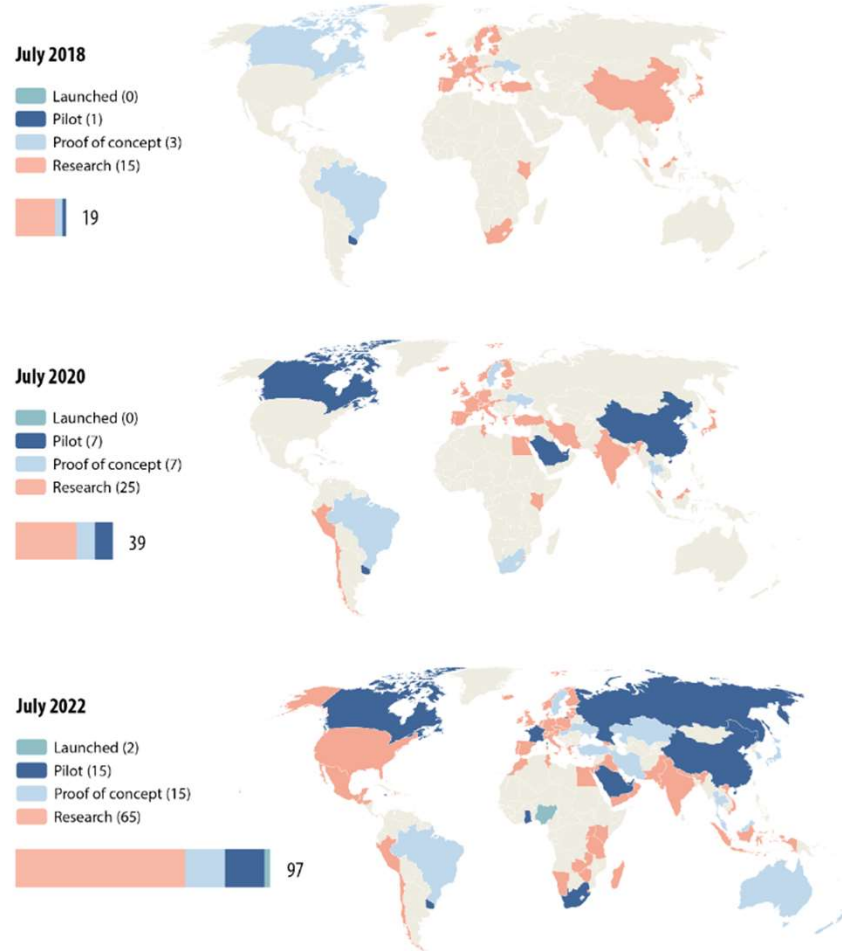
The People's Bank of China plans to extend the trial of its e-CNY digital currency to Jiangsu, Hebei and Sichuan as well as Guangdong.

By Jamie Crawley    ⌚ Sep 20, 2022 at 6:23 a.m. CDT    Updated Oct 4, 2022 at 12:06 p.m. CDT



### CBDC cultivation

Central banks are going through various stages of development to assess the benefits and risks of CBDCs and to consider how best to deploy them.



## Making the grade

The future monetary system can improve both on today's monetary system and crypto.

High-level goals for money and payments	Today's monetary system	Crypto universe (to date)	Future monetary system (vision)
1. Safety and stability	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
2. Accountability	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
3. Efficiency	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
4. Inclusion	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
5. User control over data	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
6. Integrity	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
7. Adaptability	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
8. Openness	Policy goal broadly fulfilled	Room for improvement	Not generally fulfilled
<b>Status:</b>	<b>Policy goal broadly fulfilled</b>	<b>Room for improvement</b>	<b>Not generally fulfilled</b>

**Source:** Bank for International Settlements.

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**Board of Governors of the Federal Reserve System  
Federal Deposit Insurance Corporation  
Office of the Comptroller of the Currency**

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**January 3, 2023**

**Joint Statement on Crypto-Asset Risks to Banking Organizations**

The Board of Governors of the Federal Reserve System (Federal Reserve), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) (collectively, the agencies) are issuing the following statement on crypto-asset<sup>1</sup> risks to banking organizations.

The events of the past year have been marked by significant volatility and the exposure of vulnerabilities in the crypto-asset sector. These events highlight a number of key risks associated with crypto-assets and crypto-asset sector participants that banking organizations should be aware of, including:

- Risk of fraud and scams among crypto-asset sector participants.
- Legal uncertainties related to custody practices, redemptions, and ownership rights, some of which are currently the subject of legal processes and proceedings.
- Inaccurate or misleading representations and disclosures by crypto-asset companies, including misrepresentations regarding federal deposit insurance, and other practices that may be unfair, deceptive, or abusive, contributing to significant harm to retail and institutional investors, customers, and counterparties.
- Significant volatility in crypto-asset markets, the effects of which include potential impacts on deposit flows associated with crypto-asset companies.
- Susceptibility of stablecoins to run risk, creating potential deposit outflows for banking organizations that hold stablecoin reserves.
- Contagion risk within the crypto-asset sector resulting from interconnections among certain crypto-asset participants, including through opaque lending, investing, funding, service, and operational arrangements. These interconnections may also present concentration risks for banking organizations with exposures to the crypto-asset sector.
- Risk management and governance practices in the crypto-asset sector exhibiting a lack of maturity and robustness.
- Heightened risks associated with open, public, and/or decentralized networks, or similar systems, including, but not limited to, the lack of governance mechanisms establishing oversight of the system; the absence of contracts or standards to clearly establish roles, responsibilities, and liabilities; and vulnerabilities related to cyber-attacks, outages, lost or trapped assets, and illicit finance.



R3 CEV

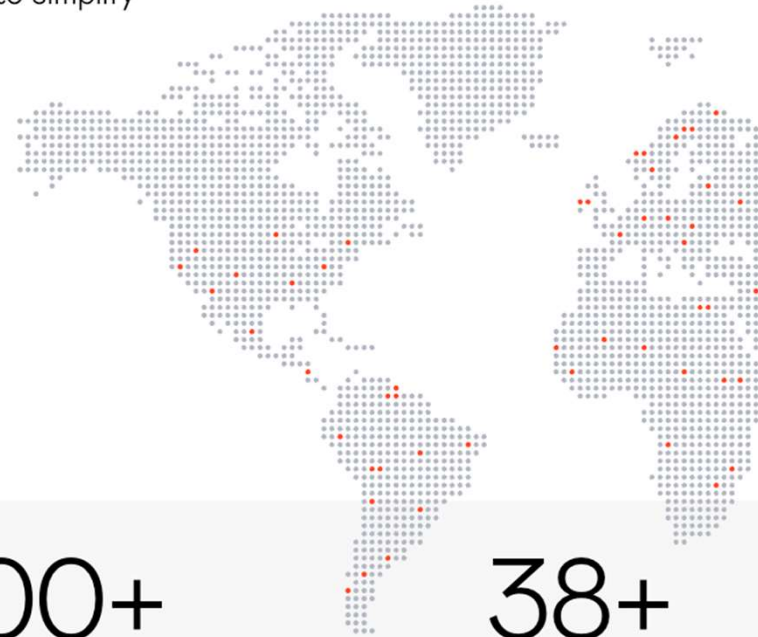


[r3.com/history](http://r3.com/history)



More than half of the world's largest banks have signed up to join the new paradigm, using blockchain technology to simplify payment-related information exchange

Participating banks and corporations →



25+

of the world's leading banks<sup>1</sup> have signed up to join Liink

400+

leading institutions have signed letters of intent<sup>2</sup>

38+

countries are covered by the Liink network

## Experience the Liink advantage

Simplify the process of transferring payment-related information across institutions, at the speed of the internet.



### Unlock New Revenue Opportunities



Faster Turnaround



Drive Cost Efficiency



Near Real-time Information Sharing



Security



Beyond Blockchain

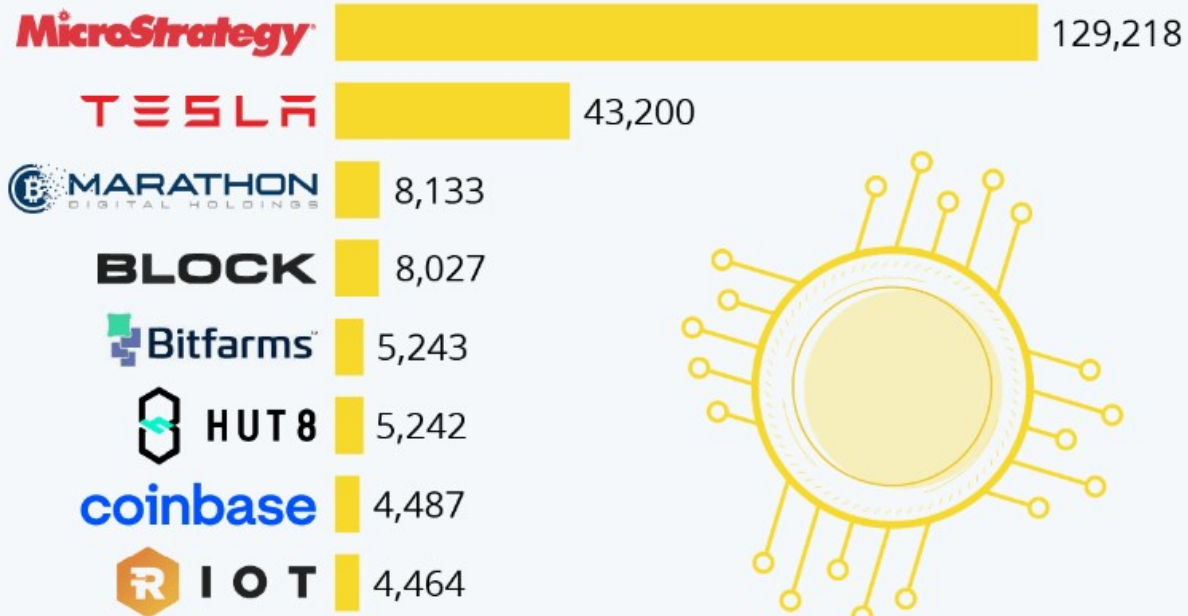


### Unlock New Revenue Opportunities

Explore new ways to monetize your data assets.

# The Companies Banking the Most on Bitcoin

Public companies with the highest number of Bitcoins on their balance sheet



Based on the latest financial statements as of April 2022.  
Source: Statista Digital Economy Compass

## Canada's accounting giant KPMG adds Bitcoin to its corporate treasury



”

“Cryptoassets are a maturing asset class. <...> This investment reflects our belief that institutional adoption of crypto assets and blockchain technology will continue to grow and become a regular part of the asset mix,” said Canada KPMG Managing Partner Benjie Thomas.

# Fidelity Crypto is a go: \$4.5 trillion firm launches retail crypto trading



Ernest Hoffman

Tuesday November 29, 2022 09:47

Kitco News

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**Editor's Note:** With so much market volatility, stay on top of daily news! Get caught up in minutes with our speedy summary of today's must-read news and expert opinions. Sign up here!

(Kitco News) - Investment giant Fidelity has launched their new retail crypto trading accounts, moving deeper into the beleaguered cryptocurrency ecosystem despite pushback from U.S. lawmakers.

"Fidelity Crypto is your opportunity to buy and sell bitcoin and ethereum in the Fidelity Investments App," the company wrote on their website, promising clients the ability "to trade crypto with as little as \$1 while also having an integrated view of both your traditional and crypto investments."

Earlier in November, Fidelity announced plans for the platform and offered customers the opportunity to join an early-access list.

"Where our customers invest matters more than ever," Fidelity said at the time. "A meaningful portion of Fidelity customers are already interested in and own crypto. We are providing them with tools to support their choice, so they can benefit from Fidelity's education, research, and technology."

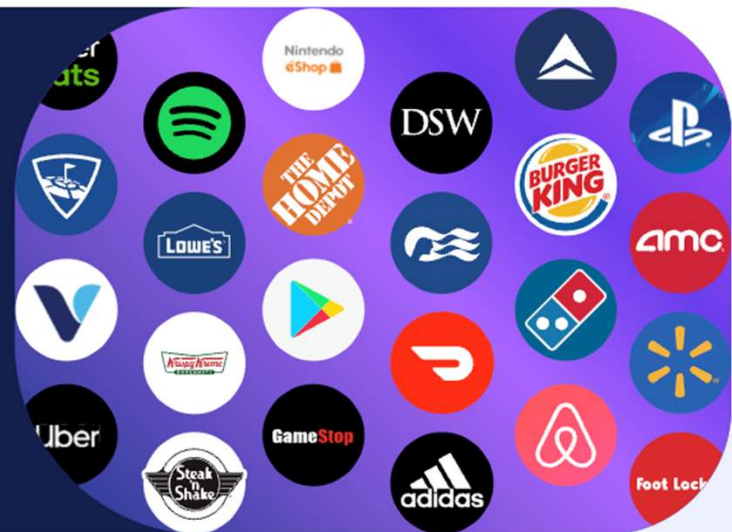


Spend Crypto > Merchant Directory

Who accepts Bitcoin?

# 250+ companies & stores that accept cryptocurrency

Find out where you can spend cryptocurrency from any wallet.  
Shop stores that accept Bitcoin online and in-person.



**85%**

**of companies with more than  
\$1 billion in annual sales say they  
are innovating with cryptocurrency  
to gain new customers.**

Source: Paying With Cryptocurrency: What Consumers And Merchants Expect From Digital Currencies

**VISA**

## Enabling use of crypto for payments

As more and more people join the crypto revolution, they want the freedom and flexibility to use crypto to make everyday purchases. Visa crypto-linked cards are helping consumers make use of their crypto when transacting at Visa-accepting merchants around the world.





## Visa's Focus on Crypto Spans A Few Key Areas



### **Consumer Payments: Adding new credentials and acceptance points.**

We're focused on making Visa the simplest and most secure way for consumers to buy and use crypto using a Visa card. This includes our efforts around:

**Crypto-Linked Card Programs:** Visa is working with more than 60 of the leading crypto platforms to issue crypto-linked cards, which make it simple and convenient to convert and spend crypto, at any of the 80 million merchant locations worldwide that accept Visa. For consumers who store assets in digital currency, or perhaps earn their wages in crypto, the ability to spend those funds anywhere Visa is accepted adds utility. What's more, these programs don't require coffee shops, dry cleaners, or grocery stores to directly accept cryptocurrencies at checkout. It's the magic of "tap and go" without the complexity of new acceptance points or cryptographic keys.

**Enabling easy on-ramps into crypto :** Visa has been working with its community of issuer and acquirer partners to make it seamless for Visa cardholders to purchase crypto assets (including non-fungible tokens) on various regulated platforms using their existing Visa credentials.

**Non-Fungible Tokens (NFTs):** Visa believes NFTs represent an evolution and the next stage of eCommerce. And given the significant interest from merchants, brands, and content platforms who are looking to participate in the NFT commerce ecosystem, Visa aims to play a role in connecting consumers who want to own and display NFTs with the artists and creators selling these goods. With this in mind, we are focused on enabling our partners to support acceptance of Visa products for this new category and are working with them to understand how to harness this new ecosystem.



## New Flows: Advancing new forms of money movement

Visa is evolving into a network of networks, in which we serve as a single connection point for moving value domestically and cross border. This includes flows on Visa-owned networks, RTPs, ACHs, and newer networks like public blockchains and Central Bank Digital Currencies (CBDC) networks.

**Stablecoins:** With more than \$100 billion worth of stablecoins in circulation, stablecoins are starting to live up to the promise of “digital fiat” – with the developer-friendly characteristics of cryptocurrency and the reliability of fiat-backed reserves. We believe there is great potential for stablecoins to be used for driving financial inclusion and global commerce, and we’re exploring and advancing the application of this technology in a number of ways:

**U.S. Dollar Coin (USDC) Settlement:** Many of today’s wallets and crypto native neo-banks are building payment products entirely with digital currency. To make it easier for these crypto-first companies to work with Visa, we began piloting upgrades to our infrastructure to enable settlement with Visa clients in stablecoins starting with USDC. Visa continues to push the boundaries of its network, making it more accessible to the growing ecosystem of crypto-native companies. We see this as another important milestone in our effort to bridge traditional and digital currencies.

**Facilitating Stablecoin Payouts:** Visa is helping to make it possible for global marketplaces to pay their seller partners in USDC. Through a partnership with Circle, Visa is working to make this process seamless and secure. To learn more about [Stablecoin Payouts](#) [click here](#).

**CBDC:** At Visa we’re engaging with Central Banks and policy makers to identify the most compelling CBDC use cases and how to bring them to life with secure, convenient, and reliable technologies that can seamlessly integrate with the existing payments ecosystem. Our efforts include original research to address design challenges that central banks will face, including offline payments and [interoperability](#); partnering with leading digital currency providers, and engaging directly with policy makers and central banks around the world to help shape the dialogue.



## Visa eyeing a crypto wallet and metaverse

According to Visa's filings, the firm is contemplating a "cryptocurrency wallet," describing it as "software for users to view, access, store, monitor, manage, trade, send, receive, transmit, and exchange digital currency, virtual currency, cryptocurrency, digital and blockchain assets, and non-fungible tokens (NFTs)."

Visa may also set up shop in the metaverse, as it is mulling "providing virtual environments in which users can interact for recreational, leisure or entertainment purposes accessible in the virtual world."

decrypt.co

## PayPal still working on its own wallet

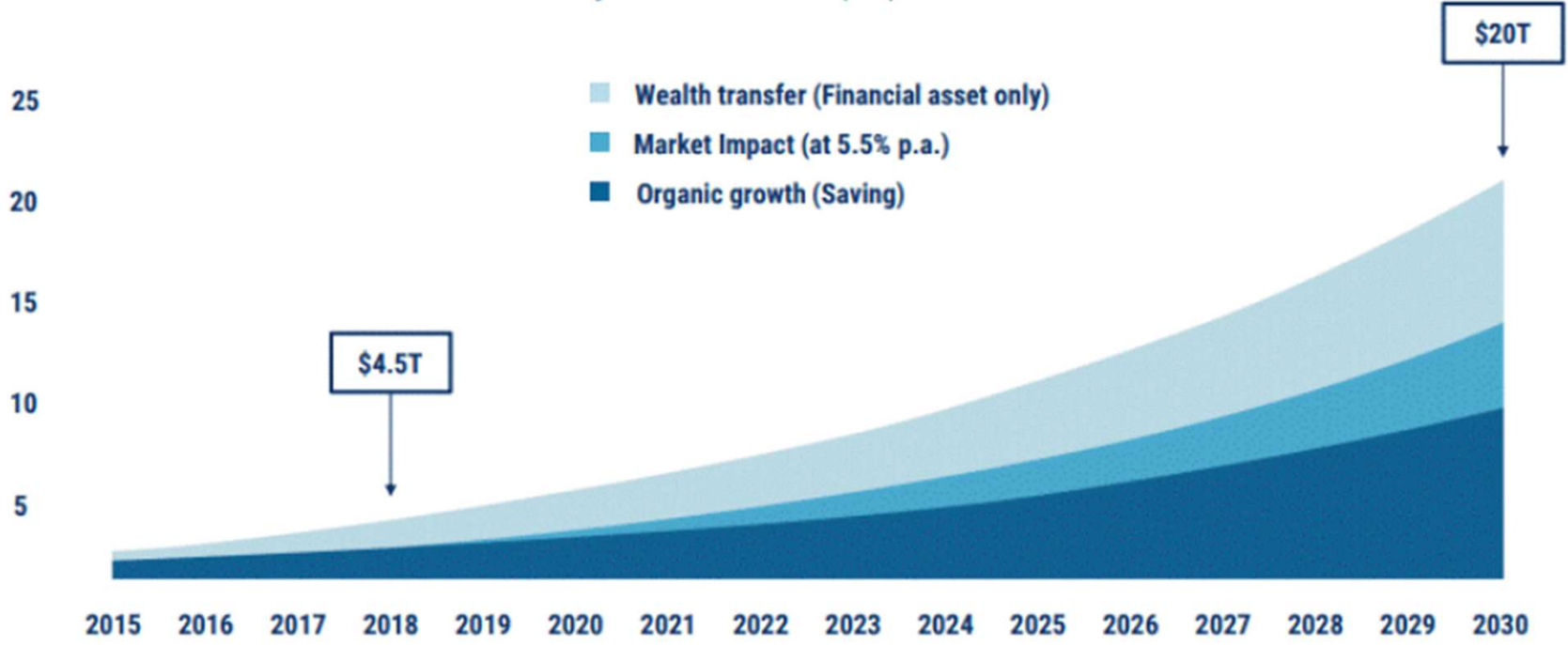
PayPal's trademark application mentions "crypto" 18 times, beginning with "downloadable software for sending, receiving, accepting, buying, selling, storing, transmitting, trading and exchanging digital currency, virtual currency, cryptocurrency, stablecoins, digital and blockchain assets, digitized assets, digital tokens, crypto tokens and utility tokens."

PayPal already allows its users to buy Bitcoin, Ethereum, Bitcoin Cash (BCH), and Litecoin (LTC), and send it to wallets elsewhere, but it is clearly still building out its own crypto wallet.

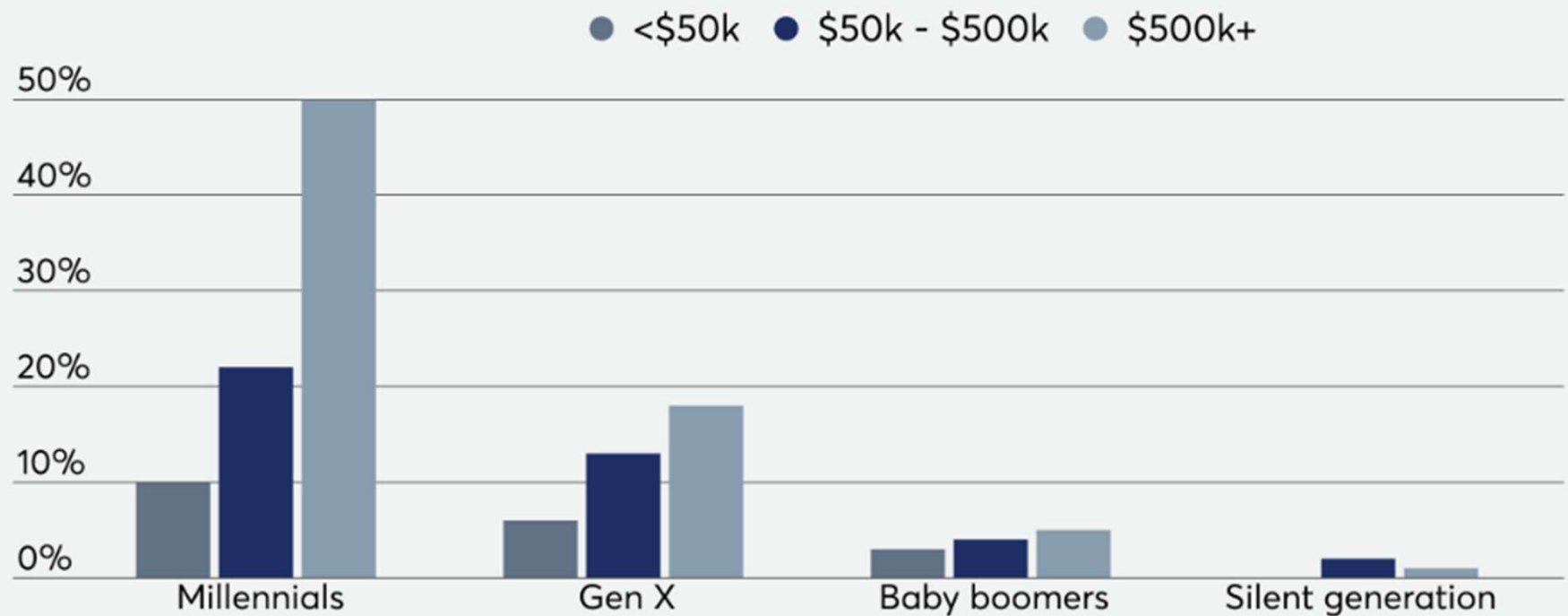
THEY MAY NOT BE ABLE TO AFFORD IT TODAY BUT..

# By 2030, millennials will hold 5x as much wealth

Forecasted total financial assets held by millennials in (\$T)



# Clients' use of robo advisors, by investable assets



Source: Hearts & Wallets survey, September 2020

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Table 1B:

## Measuring consumer usage of cryptocurrency

Consumer ownership and awareness of select cryptocurrencies, by generation

	 Generation Z	 Millennials	 Bridge millennials	 Generation X	 Baby boomers and seniors
• Investment reasons	52.7%	54.5%	55.8%	57.5%	54.0%
• Transactional reasons	37.5%	37.3%	34.5%	29.8%	17.1%
• Fears of missing an investment opportunity	9.7%	8.2%	9.7%	12.8%	28.9%

Source: PYMNTS.com | BitPay  
Paying With Cryptocurrency Report

Figure 2B:

## Reasons for merchants' interest in accepting crypto at the checkout

Reasons merchants say they are interested in accepting or expanding their acceptance of cryptocurrency for retail sales in the next three years, by revenue



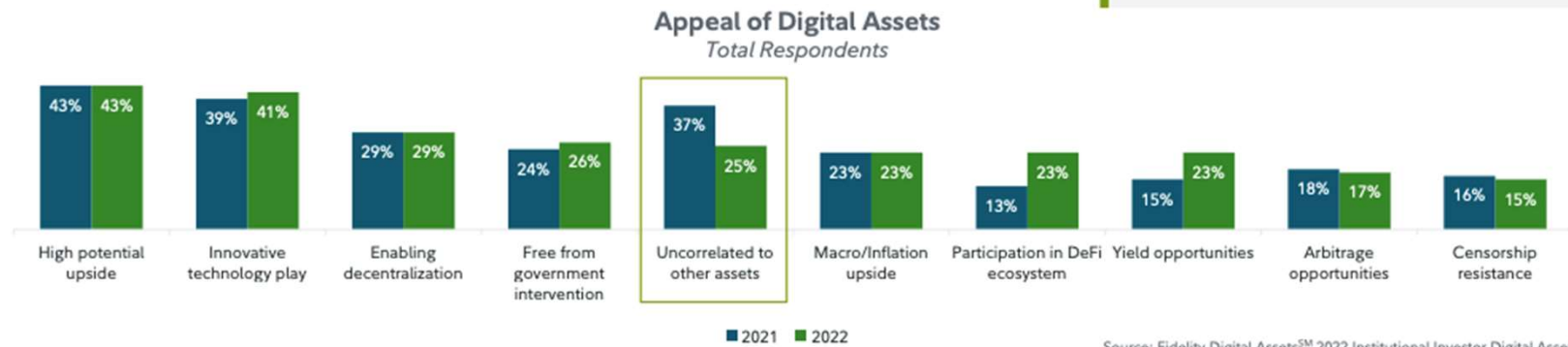
Source: Paying With Cryptocurrency: What Consumers And Merchants Expect From Digital Currencies

# VIII Appeal of Digital Assets

Institutional investors surveyed report that the features of digital assets that they find most appealing are the high potential upside, innovative tech play, and enablement of decentralization.

DeFi participation and yield opportunities were cited more this year than last, while fewer investors surveyed (25%) cited lack of correlation compared to 2021 (37%)—with a more marked decline among U.S. respondents, which is not surprising given the increased correlation we have observed between digital assets and risk assets like equities.

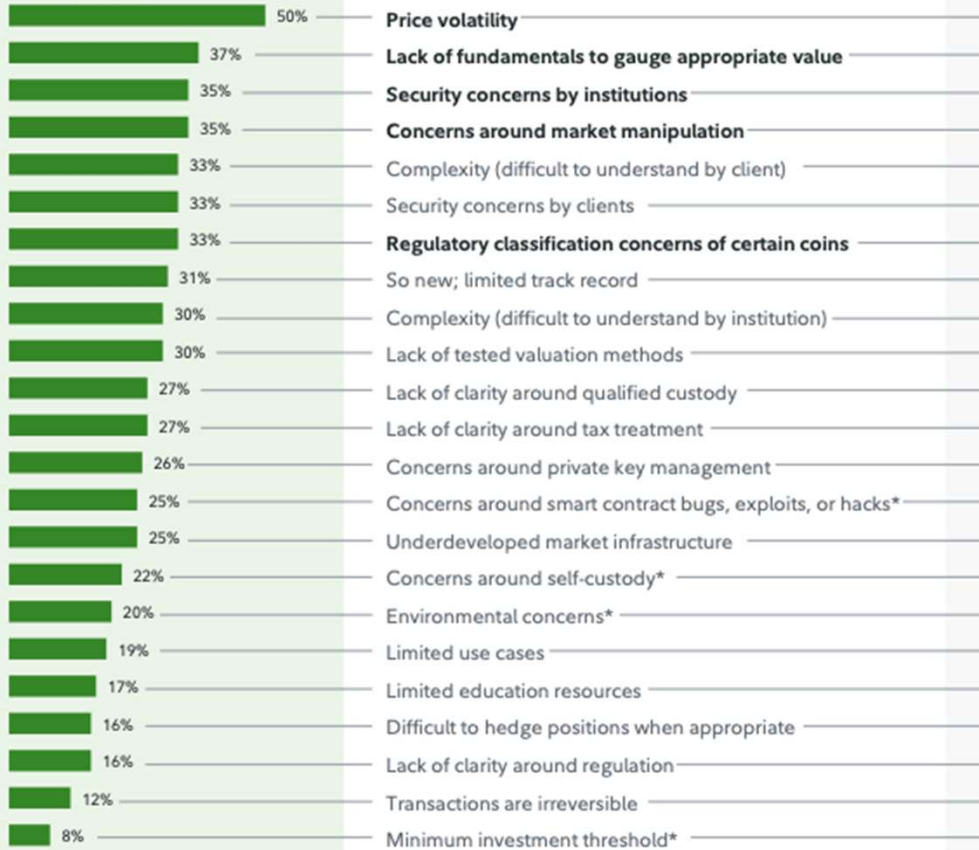
Despite the decline in respondents selecting “**Uncorrelated to other assets**” as a most appealing feature, it is still the fifth most commonly cited source of appeal in 2022.



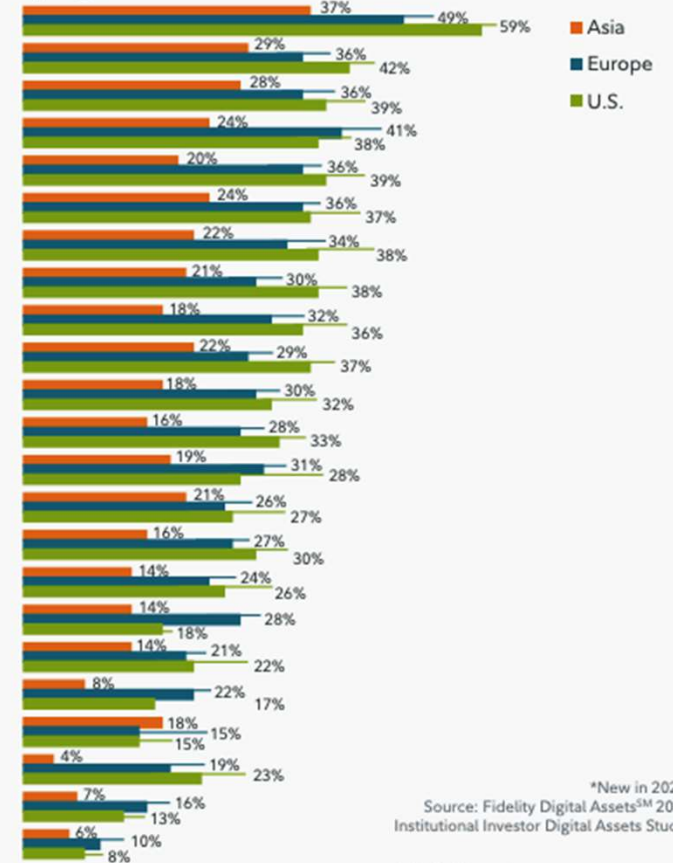
Source: Fidelity Digital Assets<sup>SM</sup> 2022 Institutional Investor Digital Assets Study.

# Obstacles to Investment

## Total (Global)



## By Region



\*New in 2022.  
Source: Fidelity Digital Assets<sup>SM</sup> 2022 Institutional Investor Digital Assets Study.

Fidelity DIGITAL ASSETS™

# **3** Direct & Indirect Investing














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**Categories**

Coin Rankings	Token Rankings	Biggest Gainers	Biggest Losers
Recently Added	Highest Volume	DeFi	NFTs
Smart Contracts	Oracle	Yield Farming	CEX
DEX	AMM	!! Leveraged Tokens	Interoperability
Privacy	Stablecoins	PoW	PoS
dPoS	Masternodes	Cosmos Eco	Polkadot Eco

**Sectors**

Advertising	AI	Art	Business Service
Cannabis	Charity	Communication	Computing
Crowdfunding	Cybersecurity	Debit Cards	Deflationary
eCommerce	Education	Energy	Entertainment
Exchange	Fan Tokens	Filesharing	Gambling
Gaming	Governance	Healthcare	Identity
Interest Earning	Insurance	IoT	Lending/Borro...
Marketplace	Media	Meme	Prediction
Real Estate	Social	Sports	Storage
Transportation	Travel	Virtual Reality	Abandoned

#	Name	Price	1h %	24h %	7d %	Market Cap 
 1	 Bitcoin BTC	\$16,852.23	<span style="color: green;">▲ 0.15%</span>	<span style="color: green;">▲ 0.99%</span>	<span style="color: green;">▲ 1.89%</span>	\$324,446,350,244
 2	 Ethereum ETH	\$1,256.17	<span style="color: green;">▲ 0.29%</span>	<span style="color: green;">▲ 3.41%</span>	<span style="color: green;">▲ 5.77%</span>	\$153,722,732,968
 3	 Tether USDT	\$0.9998	<span style="color: red;">▼ 0.00%</span>	<span style="color: green;">▲ 0.00%</span>	<span style="color: green;">▲ 0.01%</span>	\$66,247,578,063
 4	 USD Coin USDC	\$1.00	<span style="color: green;">▲ 0.01%</span>	<span style="color: red;">▼ 0.00%</span>	<span style="color: green;">▲ 0.00%</span>	\$44,187,208,772
 5	 BNB BNB	\$258.66	<span style="color: green;">▲ 0.59%</span>	<span style="color: green;">▲ 5.09%</span>	<span style="color: green;">▲ 6.18%</span>	\$41,376,022,634
 6	 XRP XRP	\$0.347	<span style="color: green;">▲ 0.50%</span>	<span style="color: green;">▲ 0.65%</span>	<span style="color: red;">▼ 2.79%</span>	\$17,544,492,743

Source: Coinmarketcap.com as of JAN 4 2023

Yield farming involves lending or staking/ depositing a coin inside a dApp for interest and rewards.

## Fixed Income Solutions for Crypto Asset Investors

Staked helps investors earn yield from staking and DeFi without taking custody of their crypto assets.

- Crypto & Venture Funds**  
The Staking Partner of Choice for Institutional Crypto
- Exchanges & Custodians**  
Infrastructure to Power Staking
- Traditional Investors & Asset Allocators**  
A familiar structure for ETH exposure plus a staking yield

## Earn Passive Income With Crypto

Staking Rewards is the leading data provider for staking and crypto-growth tools. We are currently tracking **264** yield-bearing assets with an average interest rate of **10.43%** and **33172** qualified providers.











# Earn Passive Income With Crypto

Staking Rewards is the leading data provider for staking and crypto-growth tools. We are currently tracking **176** yield-bearing assets with an average interest rate of **7.36%** and **248** trusted providers.

## Top 10 Crypto Assets by Staking Marketcap

#	Asset	Price	24h	Reward	Adj. Reward	Staking Marketcap	Market Cap	Staking Ratio	Add
1	 <b>Ethereum</b> ETH	\$1,253.48	3.21%	3.86%	3.87%	\$21,035,278,932	\$151,154,651,637	13.72%	
2	 <b>Cardano</b> ADA	\$0.27	5.18%	3.37%	-0.17%	\$6,728,871,204	\$9,329,672,098	71.89%	
3	 <b>BNB Chain</b> BNB	\$257.45	4.58%	1 2.49%	7.89%	\$6,033,463,832	\$42,031,241,925	96.89%	



TOKEN PRICE (TULIP)  
**\$4.64**

TVL  
**203.44M**

Overview

Leverage Farming

Your Positions

**Lending**

Auto Vaults

Strategy Vaults

Swap

Staking

## Lending

Deposit your tokens into Tulip's wide variety of lending pools with variable APY based on utilization of the pools. [Learn more](#)

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Connect



Filter reserves

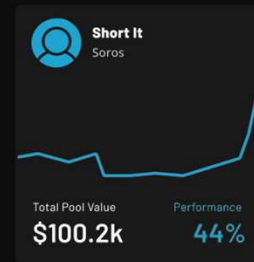
Show Deposited

Reserve	Wallet Balance	Deposited	APY	Total Supply	Total Borrow	Utilization	
USDC	-	-	3.29 %	45.83M USDC \$45.83M	15.06M USDC \$15.06M	32.85 %	▼
SOL	-	-	14.77 %	565,548.02 SOL \$23.60M	392,479.07 SOL \$16.38M	69.40 %	▼
USDT	-	-	2.44 %	9.91M USDT \$9.91M	2.81M USDT \$2.81M	28.34 %	▼
RAY	-	-	20.33 %	7.95M RAY \$7.27M	5.70M RAY \$5.21M	71.66 %	▼
GENE	-	-	238.13 %	323,048.83 GENE \$3.88M	316,429.44 GENE \$3.80M	97.95 %	▼

# Discover top performing DeFi strategies

Find the best investment managers and automated strategies in DeFi.

Open app



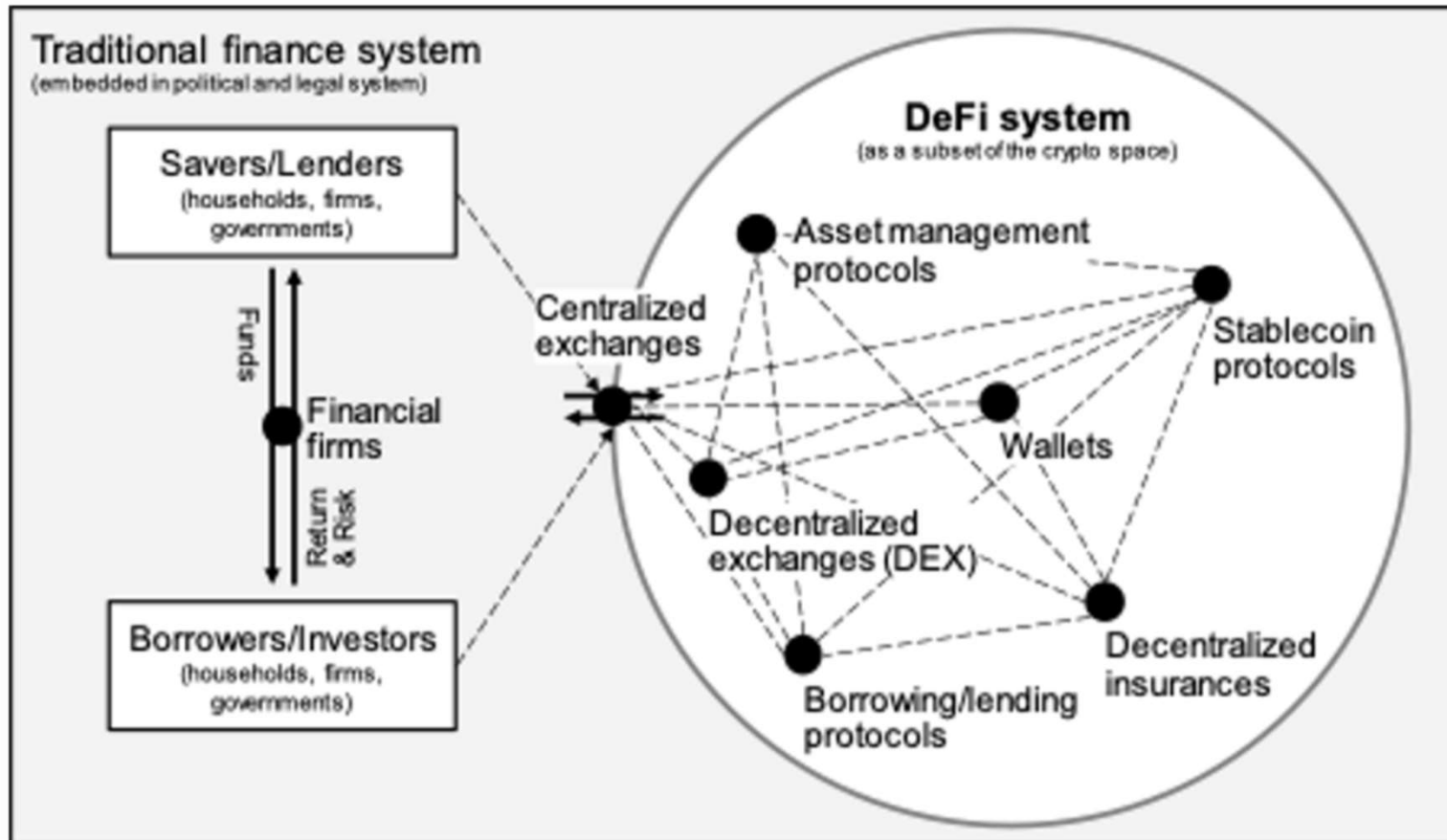


Figure 2: Second maturity stage – Schematic illustration of the interplay between traditional finance and decentralized finance [-] OWN ILLUSTRATION Source: Forbes.com/sites/philippsandner/

# BITW

## Bitwise 10 Crypto Index Fund

A secure way to get diversified exposure to bitcoin and leading cryptocurrencies. The Fund seeks to track an Index comprised of the 10 most highly valued cryptocurrencies, screened and monitored for certain risks, weighted by market capitalization, and rebalanced monthly. The fund provides the security and simplicity of a traditional investment vehicle, with shares tradable in brokerage accounts using ticker "BITW."

**TICKER: BITW | CUSIP: 091749101**



# BITQ


## Bitwise Crypto Industry Innovators ETF

Invest in the companies leading the new crypto economy. BITQ tracks an index designed with Bitwise's industry expertise to identify the pioneering companies that generate the majority of their revenue from their crypto business activities. It's a traditional ETF. Search "BITQ" in your brokerage account or speak with your financial advisor.

# BWEB

## Bitwise Web3 ETF

Invest in one of the most exciting themes in technology and crypto today. A focused way to access the internet's next wave of innovation, BWEB seeks to follow up to 40 companies that we believe are well positioned to benefit from the fast-emerging Web3. Built by the industry experts at Bitwise, the Fund offers pure-play exposure to leading Web3 companies in a traditional ETF format. Search "BWEB" in your brokerage account or speak with your financial advisor.

Product	AUM	Holdings Per Share*	% Day Change	Symbol	Market Price Per Share**	% Day Change	How to Invest
 Grayscale® Basic Attention Token Trust	\$1,065,947	\$1.72	6.17%	GBAT	\$0.90	-10.00%	
 Grayscale® Bitcoin Cash Trust	\$31,060,136	\$0.89	1.14%	BCHG	\$0.39	8.33%	
 Grayscale® Bitcoin Trust	\$10,617,291,265	\$15.33	0.86%	GBTC	\$8.38	2.20%	
 Grayscale® Chainlink Trust	\$1,759,104	\$5.48	2.62%	GLNK	\$5.86	–%	
 Grayscale® Decentraland Trust	\$5,830,063	\$3.07	4.07%	MANA	\$1.78	1.14%	
 Grayscale® Ethereum Classic Trust	\$223,381,195	\$15.96	19.82%	ETCG	\$4.00	29.45%	
 Grayscale® Ethereum Trust	\$3,798,914,431	\$12.25	3.38%	ETHE	\$5.41	12.24%	
 Grayscale® Filecoin Trust	\$350,309	\$3.14	5.02%	FILG	\$6.19	–%	
 Grayscale® Horizen Trust	\$5,590,458	\$0.82	–%	HZEN	\$0.38	-13.64%	
 Grayscale® Litecoin Trust	\$113,799,586	\$6.61	-0.75%	LTCN	\$2.34	5.88%	
 Grayscale® Livepeer Trust	\$2,784,392	\$4.53	0.89%	GLIV	\$2.50	–%	
 Grayscale® Solana Trust	\$1,534,242	\$2.52	-0.79%	–	\$–	–%	
 Grayscale® Stellar Lumens Trust	\$5,422,586	\$6.58	-0.75%	GXLM	\$5.60	10.24%	
 Grayscale® Zcash Trust	\$13,348,266	\$3.53	1.15%	ZCSH	\$1.70	8.28%	
 Grayscale® Decentralized Finance Fund	\$2,842,381	\$12.15	3.67%	DEFG	\$16.50	–%	
 Grayscale® Digital Large Cap Fund	\$163,012,171	\$10.27	1.78%	GDLC	\$4.06	7.69%	
 Grayscale® Smart Contract Platform Ex-Ethereum Fund	\$1,120,136	\$4.12	3.00%	–	\$–	–%	

As of 01/04/2023

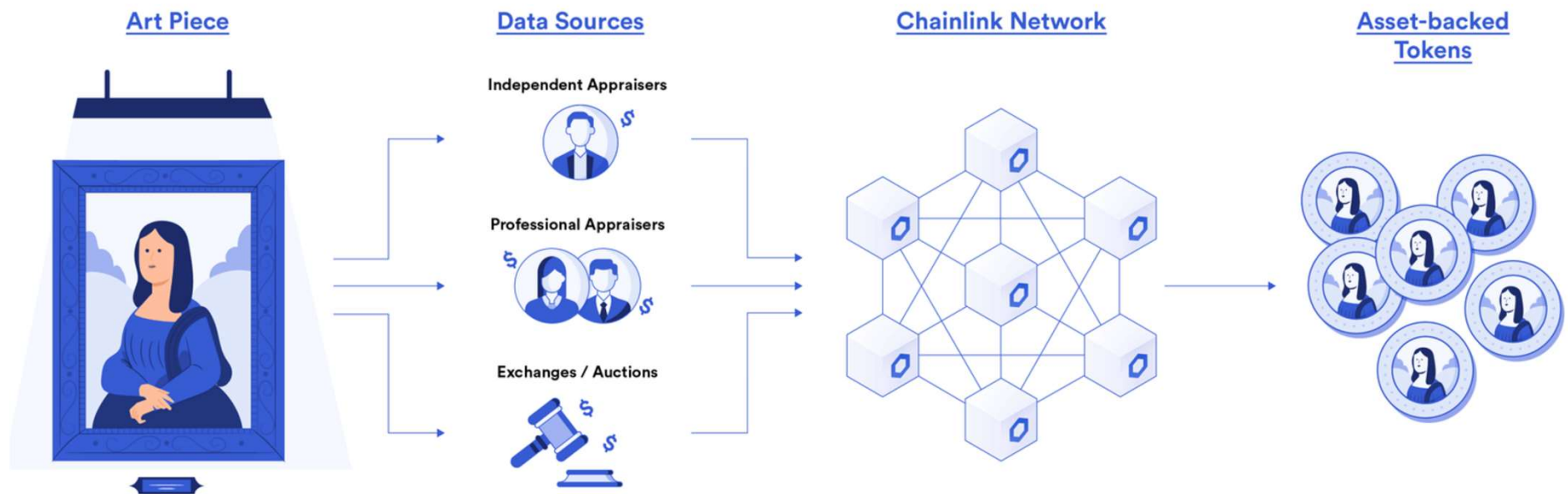




The Tie

# Real World Assets

Finance's Bridge to Crypto





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Build & Diversify your Real Estate Portfolio globally. Meet Vairt, a Simple, Secure Real Estate Investment Platform.


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## Investment Properties

Live

Clarion Inn & Conference Center Emporia - Hospitality Property For Sale Renovated in 2019  
2700 W 18th Ave, Emporia, KS 66801, USA Emporia



121% ROI

FLIP


A

130 🏠	130 🛏	71,315sqft
💰 Total Investment	\$ 2,100,000	
📍 Acquisition Cost	\$ 1,800,000	
% Rehab Cost	\$ 300,000	
\$ Min. Investment	\$ 25,000	

Learn More

Live

63 Rooms Colfax Inn value added Hotel  
1402 N Walnut St, Colfax, IA 50054, USA Colfax



99% ROI

FLIP


C

63 🏠	63 🛏	0sqft
💰 Total Investment	\$ 1,450,000	
📍 Acquisition Cost	\$ 1,250,000	
% Rehab Cost	\$ 200,000	
\$ Min. Investment	\$ 25,000	

Learn More

Live

53 Rooms Cozy House Inn value added Hotel  
1708 North Highland Street, Williamsburg, IA 52361, USA Williamsburg



99% ROI

FLIP

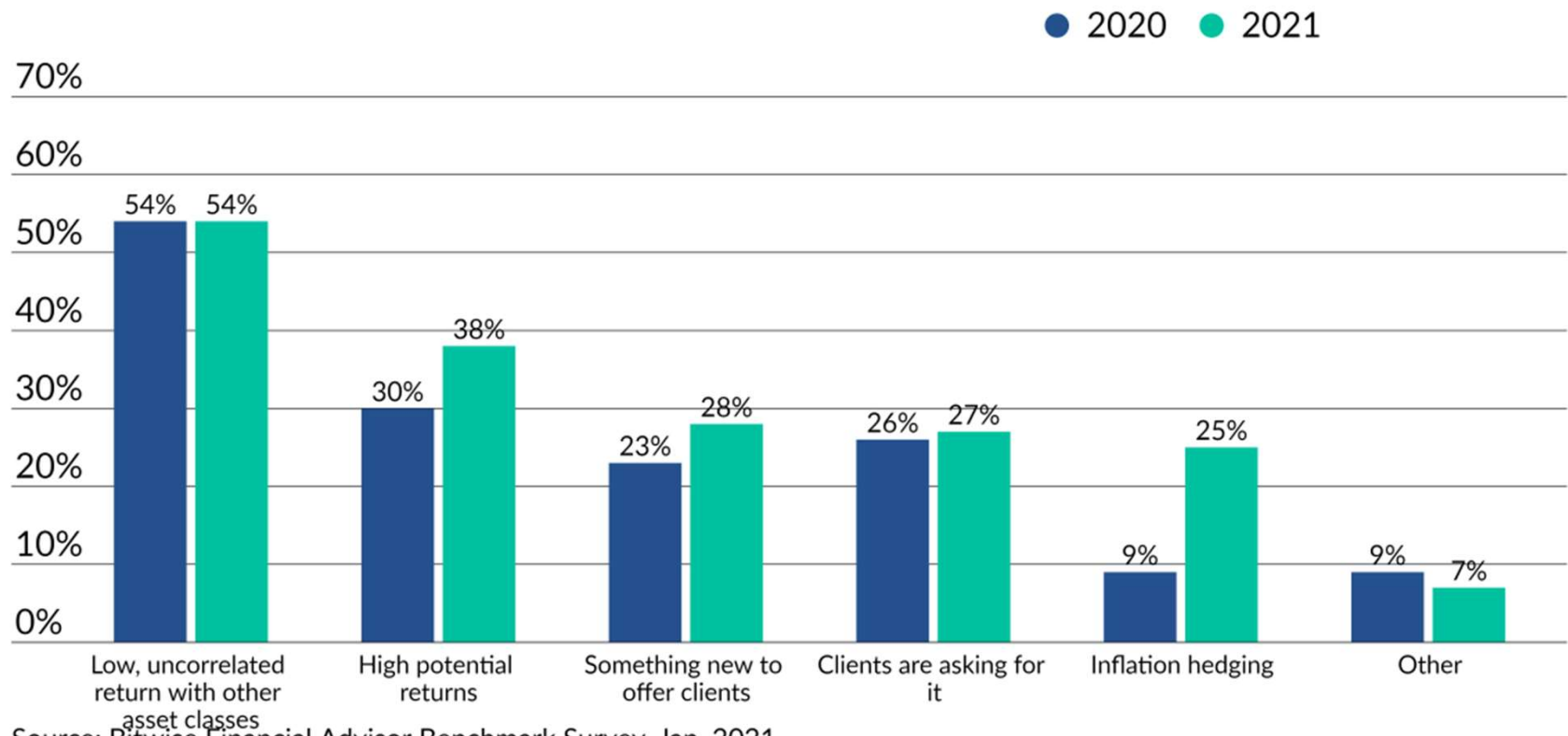
C

53 🏠	53 🛏	0sqft
💰 Total Investment	\$ 1,400,000	
📍 Acquisition Cost	\$ 1,200,000	
% Rehab Cost	\$ 200,000	
\$ Min. Investment	\$ 25,000	

Learn More

# 4 Crypto Conversations

# Why financial advisors are attracted to crypto



Source: Bitwise Financial Advisor Benchmark Survey, Jan. 2021

# Strategic Conversations

## 1. Holistic Investment Strategy

- Growth & Preservation

## 2. Tax Planning

- Capital Gains and Losses

## 3. Estate Planning

## 4. Asset Protection

- Charitable Remainder Trusts, Private Placement Life Insurance

**We Identified 5 Types of Crypto-Aware Consumers  
with Varying Degrees of Cryptocurrency  
Engagement: *Active Owners, Passive Owners,  
Curious, Skeptics, and Unengaged***

## Crypto Owners

### Active Owners (21% Global)

Active Owners are consumers who have used cryptocurrency to send or receive money, buy goods, or to accept payment at least once.

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*"I think it's the wave of the future, so I'm encouraging as many people as possible to jump aboard and let's ride this together."*

**- US Active Owner**

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**Active Owners are optimistic and feel confident on the global economy**

Active Owners generally have very positive perceptions of cryptocurrency across the board. **Active Owners are optimistic** – they are more likely than other segments to feel confident about the financial health of the global economy (45%) and believe that cryptocurrencies will replace traditional fiat currencies (45%). Active Owners are younger than other segments (49% Millennials), skew largely male (65%), and primarily get their information about crypto from YouTube (60%).



## Passive Owners (11% Global)

Passive Owners are consumers who have purchased cryptocurrency as an investment but have not transferred/transacted with it.

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*"It's a good time to buy when it goes down and then look at the long term and see how it develops as an investment. It can go up and down, but in the long term I think it will remain higher."*

**- Germany Passive Owner**

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Not surprisingly, Passive Owners also have a positive impression of cryptocurrency, although they are significantly less likely than Active Owners to believe cryptocurrency is a better investment than the stock market (54% vs. 69%) or that they will be able to use it to pay for all purchases in five years (58% vs 71%). A bit less trusting of financial institutions, Passive Owners are more likely than other groups to be concerned about the motives of financial institutions (59%). Like Active Owners, Passive Owners also skew young (44% Millennials) and male (57%), although to a smaller degree. YouTube is their primary information source for crypto (55%).

## Non-Owners

### Curious (21% Global)

Curious consumers are those who have taken steps to learn about cryptocurrency and have positive perceptions of it but have yet to purchase any.

*"Instead of the same old coffee maker I'd get from rewards points, I could try out crypto."*

- Argentina Curious



**The Curious segment is positive about cryptocurrency however they are less likely to believe that it is easy to use**

While Curious are defined by having positive impressions of cryptocurrency, they aren't quite as positive as those that own them. Perhaps the starkest difference is that the **Curious segment is far less likely to believe cryptocurrency is easy to use** (38% Curious vs. 67% Owners). Consumers that are Curious are mostly split between Millennials and Gen X (33% each) and are slightly more likely to be women (54%) than men. Like those that own cryptocurrency, the Curious get information from YouTube (49%), but are equally informed through word of mouth by friends and family (49%).

## **Skeptics (11% Global)**

Skeptics have taken steps to learn about cryptocurrency but haven't purchased any and only have negative perceptions of it.

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*"Keeping my money close to me, where I'm not going to lose it, or keeping it in more traditional growth models is where I need to be at this point in my life."*

**- US Skeptic**

---

By definition, Skeptics are less favorable toward cryptocurrency, perhaps due to their increased preference for small risks with moderate rewards (76% Skeptics vs. 64% Total). Skeptics skew older than Curious consumers and are more likely to be Boomers (31%). Skeptics are equally split between men (49%) and women (51%). Skeptics' most frequent sources of information about crypto are word of mouth (39%) and news websites (36%).

## **Unengaged (37% Global)**

Unengaged consumers have done no research into cryptocurrency and/or are indifferent about it.

Unengaged consumers are attitudinally very similar to Skeptics, indicating that negative impressions of cryptocurrency could be the default before becoming more informed. Similar to Skeptics, the Unengaged are older than other segments, and are most likely to be in the Boomer generation (39%). They are the most likely segment to be female (57%), and are more likely to hear about cryptocurrency watching television (30%) or from friends and family (28%) than any other single source.

# Crypto Money Layers



# Connect

