The WealthPlan LLC
FOUR SEASONS OF FINANCIAL PLANNING

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DIVERSIFY

Crypto Leaders

How Crypto Leaders fit into a diversified portfolio.

Blockchain Basics

For decades, moving money meant waiting on banks' aging systems, where transfers could take days to clear. Blockchain offers a faster foundation: one shared digital ledger that updates in seconds, around the clock. Banks aren't fighting this. They're adopting it. BlackRock, JPMorgan, and others are already building on blockchain to settle trades faster and cut costs for clients.

BLOCKCHAIN BENEFITS

- ✓ **Faster settlement.** Clears in seconds, not days
- ✓ **Lower costs.** Fewer middlemen, less overhead
- ✓ **Resilient.** No single point of failure
- ✓ **Always available.** Settles 24/7, worldwide
- ✓ **Secured by math.** Tamper-proof by design
- ✓ **Transparent.** Every transaction is verifiable

Why Invest

Crypto has gone mainstream. The biggest institutions now own it, and ETFs trade beside the S&P 500. Even so, it's still early relative to where it could go.

Bitcoin is digital gold

Supply is capped at 21 million coins, and no government can print more. That makes it a store of value that can't be watered down, plus a hedge when the dollar weakens.

Scarcity meets rising demand

Supply is fixed while ETF and institutional demand keeps growing. That's the classic setup for long-term price support.

Ethereum: The World's Computer

It's the network where stablecoins, tokenized assets, and new financial apps actually run. Owning it is owning a stake in that growing economy.

The next financial rails

Real assets like Treasuries, funds, and real estate are moving onto blockchains, and stablecoins already move serious payment volume. These networks are becoming real financial infrastructure.

Strategy Specifics

Crypto Leaders holds the two largest, most liquid, and most institutionally adopted assets.

Bitcoin (BTC)
Digital gold, fixed supply
80% WEIGHT

Ethereum (ETH)
The smart-contract economy
20% WEIGHT

FUND TYPE	EXPENSE RATIO	HOLDINGS	LIQUIDITY
Spot ETFs	**0.25%**	**2**	**Daily**
U.S.-listed	25 bps		Exchange-traded

Benefits & Tradeoffs

Benefits

- ✓ **Asymmetric upside.** Downside is capped at what you put in; the upside can be large.
- ✓ **Moves on its own cycle.** Crypto often zigs when stocks and bonds zag, adding a different return stream.
- ✓ **Long-horizon fit.** Built for money you can leave alone for 7+ years and ride out the swings.
- ✓ **Sell any day.** Trades daily like any ETF, so you're never locked in.

Tradeoffs & Risks

- ✗ **Extreme volatility.** This strategy can decline 50%–80% in down markets. If this would make you panic-sell, this isn't for you.
- ✗ **Rules still forming.** Crypto rules are still being written. Future laws on trading, staking, or taxes could change what's available or what you owe.
- ✗ **Technology & security.** Hacks and lost keys are usually gone for good, and FDIC/SIPC don't apply. Future tech like quantum computing could also threaten the underlying cryptography.
- ✗ **Total loss.** Any single asset can, in theory, go to zero. Holding both majors reduces that risk but doesn't erase it.

How Major Digital Assets Performed by Year

Returns swing wildly in both directions, so go in clear-eyed: the upside can be huge, and so can the drops.

These are the price returns of the underlying digital assets, shown to illustrate how they behave over time. They are not the performance of this strategy, the spot ETFs used to implement it, or any client account.

Year	Bitcoin	Ethereum
2017	+1,368.9%	**+9,158.0%**
2018	**−73.6%**	−82.4%
2019	**+92.2%**	−2.8%
2020	+303.2%	**+469.3%**
2021	+59.7%	**+399.1%**
2022	**−64.3%**	−67.5%
2023	**+155.4%**	+90.6%
2024	**+121.1%**	+46.1%
2025	−27.8%	**+52.1%**

Highlight marks each year's top performer. Calendar-year price returns. See full disclosure below.

How This Fits Your Plan

While allocations are case-by-case, I typically recommend a 5% allocation to Crypto Leaders. Large enough to matter if the thesis plays out, small enough that a total loss wouldn't derail you.

Curious whether the Crypto Leaders strategy belongs in your plan? Let's talk.

Book Time With David

Call or Text David at (516) 400-7111

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Time periods are calendar years 2017 through 2025. Figures are calendar-year price returns.

The assets discussed are speculative and you can lose your entire investment. These assets are highly volatile; annual results shown range from a gain of over 9,000% to a loss of more than 80%. Digital assets have a limited performance history, and the regulatory and tax treatment of digital assets is evolving and may change. Returns shown for Bitcoin and Ethereum represent approximate calendar-year price returns (the change in market price, with no dividends or income, which digital assets do not pay; close-to-close, in U.S. dollars) sourced from Slickcharts, and reflect the performance of the underlying digital assets, not of any exchange-traded fund (ETF) or other investment product. The spot ETFs used to implement this strategy may perform differently than the underlying assets shown due to fund fees and expenses, tracking differences, premiums or discounts to net asset value, and other factors. Returns are illustrative only, do not reflect advisory fees, transaction costs, or taxes, and cannot be invested in directly. Actual client results will differ. All strategy data is as of June 2026 and is subject to change.

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