

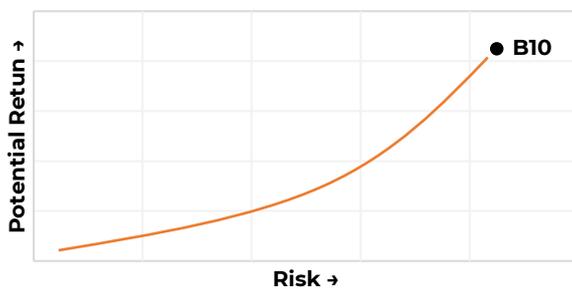
Overview

The strategy of the CryptoInvest101 Balanced 10 is to track the top 10 largest cryptocurrencies¹, by market capitalisation, as closely as possible. This strategy holds each constituent of the top 10 largest cryptocurrencies¹ with weightings proportional to each respective cryptocurrency's market capitalisation. These weightings and constituents are rebalanced on a weekly basis.

Key Features

Number of cryptocurrencies	10
Rebalance frequency	Weekly
Weighting	Market Cap
Rebalancing & custody fee	3.5%
Transaction fees	0%
Entry fee	0%
Exit fee	1%
Strategy type	Tracker

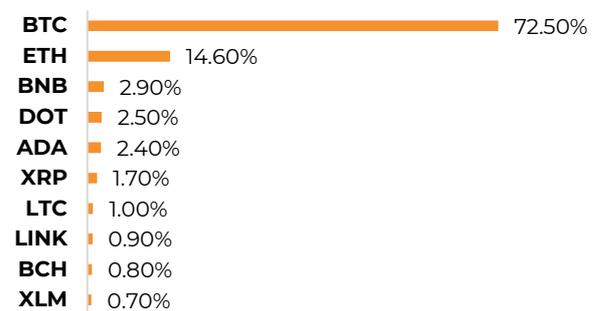
Risk Profile



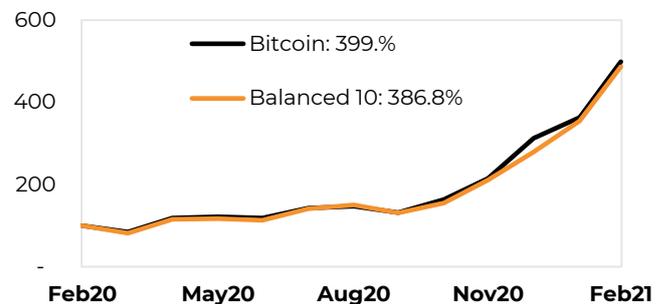
Highlights

- 1 Significant ownership of crypto market
- 2 Diversified holdings
- 3 Secure crypto storage
- 4 Automated rebalancing
- 5 Highly liquid, immediate access
- 6 Zero transaction costs

Current Constituents



Historical Performance (1 year)



Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
21	26.9%	37.3%										
20	32.5%	1.0%	-18.3%	40.9%	1.4%	-3.2%	25.1%	6.3%	-12.9%	18.5%	36.3%	32.2%
19	-18.6%	18.2%	15.6%	18.0%	64.7%	21.6%	-18.9%	-0.6%	-13.3%	9.3%	-18.8%	-8.4%

Cumulative Performance

	B10	BTC
3 month	130.4%	132.0%
6 month	224.2%	238.5%
1 year	386.8%	399.0%
2 year	910.2%	1189.4%

Risk Metrics (1 year)

	B10	BTC
Standard deviation:	65%	63%
Downside deviation:	21%	17%
Sharpe ratio:	5.98	6.34
Sortino ratio:	18.26	23.17



Notes

- 1 The coins considered for inclusion in the Balanced 10 strategy are limited to those listed on the BitFund platform.
- 2 The graph above assumes that a nominal value of 100 followed the BitFund Balanced 10 strategy for a duration of 1 year ending 28 February 2021.
- 3 The returns above are approximate and indicative figures, and are represented in base currency ZAR.
- 4 The above returns achieved by the Balanced 10 strategy are net of the 2.4% annual fee.
- 5 The 2.4% annual fee covers all rebalancing and cold storage transaction costs.
- 6 Backdated price and market capitalisation data is obtained from coinmarketcap.com.
- 7 Past performance is not indicative of future performance and loss of capital is a possibility.
- 8 Every effort has been made to ensure the accuracy of the backdated performance above, however, real world performance may have differed.

Disclaimer

Introduction

1.1 Bitcoin101 Proprietary Limited ("CryptoInvest101") is an online platform, which allows clients to have easy access to a wide variety of cryptocurrencies or crypto assets.

1.2 CryptoInvest101 aims to provide clients with a method to diversify their high-risk crypto asset holdings through the CryptoInvest101 Platform.

1.3 Details of CryptoInvest101's terms and conditions can be accessed at <https://www.cryptoinvest101.co.za/terms>.

Regulation and Advice

2.1 CryptoInvest101 is not registered with any financial authority, nor regulated in terms of such similar legislation. CryptoInvest101 is not under the supervision of any supervisory authority and does not provide any licensed financial services in accordance with regulated financial services.

2.2 CryptoInvest101 and its representatives are not financial advisors, nor do they purport to be, and as such, CryptoInvest101 and its representatives do not provide any form of financial advice. All investments made on the CryptoInvest101 platform by clients are not with the assistance, or on the advice or recommendation, of CryptoInvest101.

2.3 None of the information presented by CryptoInvest101 is intended to form the basis of any investment decision by the clients and no specific recommendations are intended for the client. CryptoInvest101's proprietary software application is intended to assist clients with purchasing cryptocurrencies and diversifying their investments.

2.4 CryptoInvest101 is closely monitoring changes to applicable legislation in the relevant jurisdictions which it operates and, in this regard, CryptoInvest101 undertakes to cooperate with any legal authority, should the need arise.

Investment Risks

3.1 Investment in cryptocurrencies can lead to loss of money over short or long term periods, due to the high risk associated with investing in cryptocurrencies. As such, clients should expect prices to have large range fluctuations.

3.2 The CryptoInvest101 platform cannot and does not guarantee any return on your investments. It is therefore possible to incur significant losses on the invested amount, and CryptoInvest101 shall not be held responsible for any such losses.

3.3 All risks associated with the clients investments in cryptocurrencies is the risk of the client who acknowledges that CryptoInvest101 makes no representations or warranties and provides no advice in respect of the Cryptocurrency investments.

3.4 The client acknowledges that the volatility of the cryptocurrency price may result in the price being different from the time of selecting "invest" on the CryptoInvest101 platform to the time that CryptoInvest101 executes the trade. As such, the client warrants that it will not hold CryptoInvest101 liable for the difference in price, caused as a result of, or in relation to, a delay of transacting on various cryptocurrency exchanges or through other institutions such as banks.

3.5 CryptoInvest101 does not purport to provide any indication on the future price of cryptocurrencies, or the performance of any bundle of cryptocurrencies. As such, client's should ensure they understand the nature of cryptocurrencies and what they are investing in, prior to making a decision to invest in a portfolio of cryptocurrencies.

Fact Sheets

4.1 Fact sheets indicate hypothetical and theoretical scenarios, backtested, based on data from the CryptoInvest101 platform. CryptoInvest101 calculates its fact sheets by retroactively applying a financial model or index-weighting methodology to the historical pricing data to obtain the relevant rates of returns or losses. The hypothetical returns may include fees that are charged by CryptoInvest101, but actual returns or losses may differ materially from hypothetical, back-tested scenarios proposed in the fact sheets.

4.2 As such, CryptoInvest101 does not provide any assurances that the relevant displayed data accurately tracks its intended assets or achieves its investment objectives, as relevant fees may cause differences in each client's data.

Indemnity

5.1 CryptoInvest101 shall not be liable for any claims, losses, costs, damages or expenses which the client may suffer arising from, or in connection with, the use of the CryptoInvest101 platform or the processing of personal information. CryptoInvest101 shall not be liable for any delay, failure, breakdown, damage, loss, costs, claim, penalty, fine or expense arising from the CryptoInvest101 platform (including the non-availability or incorrect functioning of any designated systems).

5.2 The client hereby indemnifies and holds CryptoInvest101 and its directors, employees, agents, and representatives, harmless against all claims, liabilities, losses, damages or expenses of whatsoever nature it may suffer (whether directly or indirectly) resulting from, arising out of, or relating to the buying, selling, rebalancing, storage or use of the CryptoInvest101 platform.

General

6.1 CryptoInvest101 reserves the rights to change these terms and conditions from time to time.

6.2 The client acknowledges and agrees that CryptoInvest101 may process its personal information, where required.

6.3 Any terms and conditions not expressly dealt with herein shall be governed by the terms and conditions set out on the [cryptoinvest101](https://www.cryptoinvest101.co.za) website, available at www.cryptoinvest101.co.za.

