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Your Connection to the Digital Asset (r)Evolution

Who is Arbor Digital

Arbor Digital is a division of federally registered Arbor Capital Management, Inc.

Arbor Digital's sole focus is on the emerging asset class of digital assets, or crypto assets. Our mission is to be the connection for individual investors and registered investment advisors to safely and securely engage the world of digital assets.



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Our Team

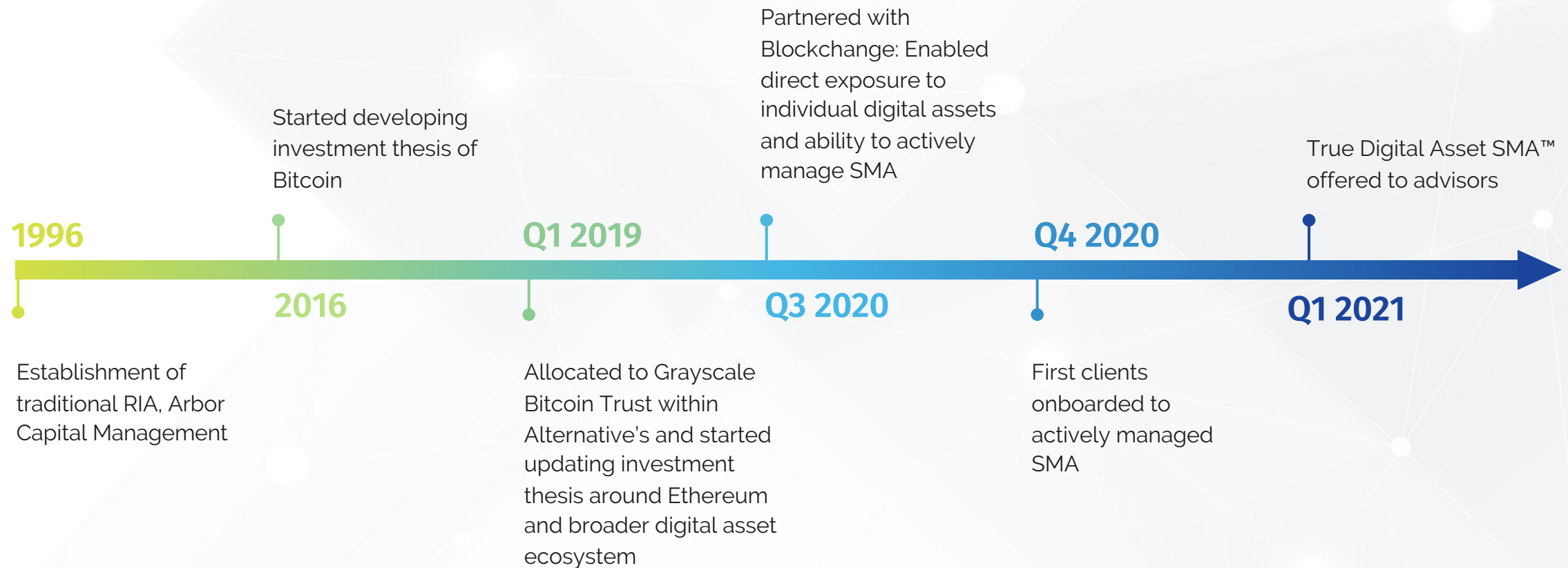
Credentialed Expertise in Digital Assets

RIA Expertise

Our team has credentialed expertise in investing and managing digital assets from education programs recognized as the gold standard. The **Certificate in Blockchain and Digital Assets** is offered by the [Digital Assets Council of Financial Professionals](#) and the [Certified Digital Asset Advisor \(CDAA\)](#) program is a leading provider of digital asset education for financial professionals around the world and is the only community-owned designation in the financial services industry.



Arbor Digital Evolution



Disclosures: Arbor Digital is a Division of federally registered Arbor Capital Management, Inc. (ACM) CRD # 111362. Registration does not imply a level of skill or knowledge. Past performance is no guarantee of future results. The digital asset class is speculative and has unique risks compared to traditional assets. See our regulatory disclosures or contact us for more information.

Arbor Digital Product Map

Custody,
Trading, & Execution

Research & Analysis

Education



PLANNERDAO

CERTIFIED **DIGITAL**
ASSET ADVISOR





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Qualified Custody & Full Service Digital Asset Platform

Qualified Custody



Fiduciary and Qualified Custodian

In addition to being a full-reserve platform, Gemini Trust Company, LLC is a fiduciary and qualified custodian under the New York Banking Law and is licensed by the New York State Department of Financial Services (NYDFS).

Capital Requirements

NYDFS imposes certain excess capital requirements for all assets held on Gemini. At any given time, Gemini is required to hold capital in excess of customer deposits and must report any material changes in this capital to the NYDFS.

Gemini is Highly Regulated

Since our inception eight years ago, we have worked with regulatory stakeholders and lawmakers around the world to help shape thoughtful regulation that fosters both consumer protection and innovation. We will continue to do this work. We have spent considerable time applying for and becoming licensed and regulated in various jurisdictions across the world. This is not the easier path (it is expensive and time consuming) but we believe it is the right one.

Qualified Custody



Licensing

New York Trust Company
regulated by the NYSDFS

MTL licenses or trust
charters in all required states

FinCEN MSB Registration

UK FCA License

MAS PSA*

CBI License*

Compliance

Robust KYC

Transaction Monitoring

Market Surveillance

Regulatory filings,
including SARs

Risk Assessments

Annual AML Compliance
training

Security

Insurance Coverage**

HSM backed Hot Wallet
and Cold Storage

SOC 1 Type 2

SOC 2 Type 2

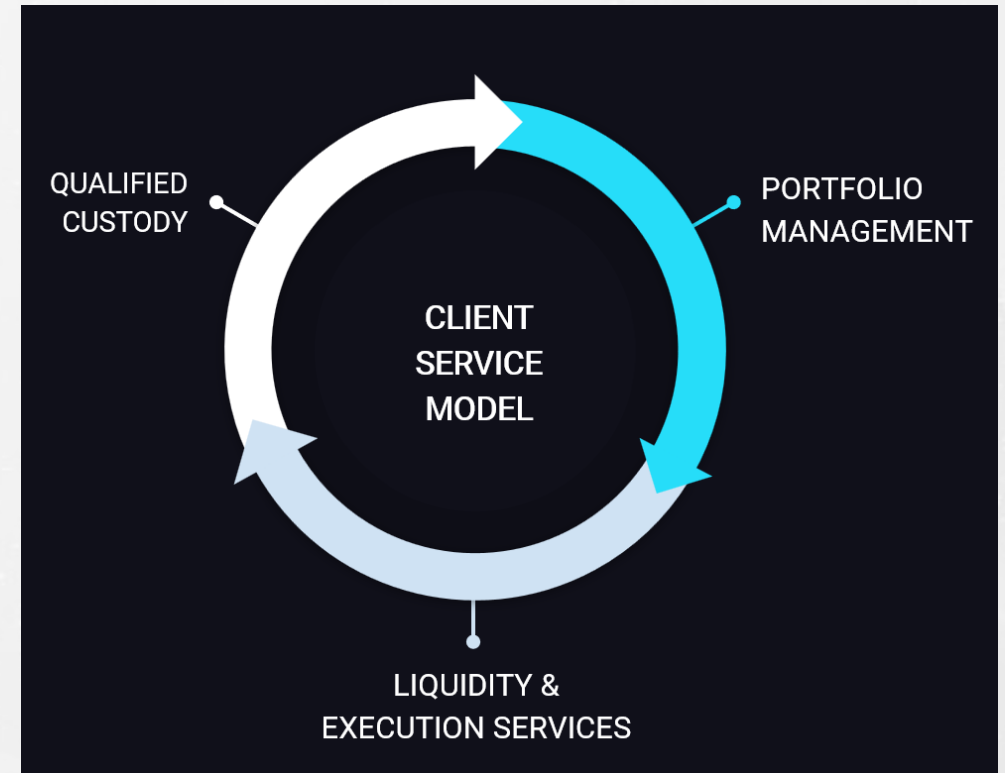
ISO 27001 Certified

Support for FIDO2

Full Service Digital Asset Platform



- Custody, onboarding, trade execution, reporting, billing, and portfolio management platform designed for exposure to underlying crypto assets.
- Integrated with 22 major portfolio accounting, financial planning and CRM solutions including Orion, Envestnet Tamarac, Addepar, Black Diamond.



Full Service Digital Asset Platform



- Equity Trust provides specialized service, seamless connectivity, and handles all administrative details to offer digital asset investment custody within a self-directed IRA.
- Partnering with Gemini BITRIA, this is the only IRA solution for advisors to hold a broadly diversified portfolio of digital assets, supporting 70+ digital assets across Bitcoin, Web3, DeFi, metaverse, gaming and digital commodities
- Support All IRA Types: Traditional, Roth, Inherited IRA



Investopedia's Best
Overall Self-Directed IRA
Company of 2022



Years of financial
service experience



Over \$34 billion in
assets under custody*





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Portfolio Strategies

FLAGSHIP PORTFOLIO

Bitcoin and Ethereum are the Blockchain networks with the largest established network effects and highest market cap in the digital asset ecosystem. The Flagship portfolio is actively managed exposure between the BTC and ETH tokens. We consider this portfolio adequate for investors who are looking for general exposure to digital asset markets as these two assets represent roughly 60% of the market. This also provides investors with direct ownership to the underlying assets rather than owning shares of a fund that track the underlying assets. This also enables the ability to conduct wallet-to-wallet transfers and truly engage with this emerging technology.

TOP HOLDINGS‡

	NAME	SYMBOL	WEIGHT
	BITCOIN	(BTC)	40%
	ETHEREUM	(ETH)	60%

‡ As of 05/08/2023. Holdings and weightings are subject to change.

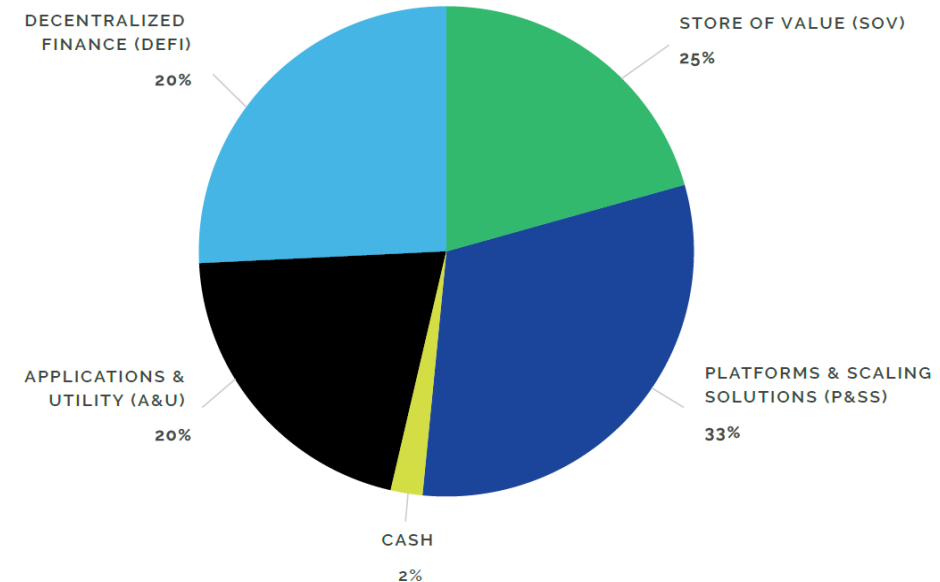
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COMPASS PORTFOLIO

The Compass portfolio is designed in coordination with the Digital Asset Industry Taxonomy created and maintained by Digital Asset Research. The Compass portfolio is an actively managed solution for investors to gain exposure to sectors, subsectors, and themes within digital asset markets. Including but not limited to: Bitcoin, Ethereum, alternative base layers, scaling solutions, Web 3.0, NFT's, Gaming & Metaverse, Data Management, Shared Computing, and all sectors of Decentralized Finance.

TOP HOLDINGS‡

NAME	SYMBOL	WEIGHT
BITCOIN	(BTC)	25%
ETHEREUM	(ETH)	24%
POLYGON	(MATIC)	9%
CHAINLINK	(LINK)	5%
ETHEREUM NAME SERVICE	(ENS)	5%
COMPOUND	(COMP)	3%
AAVE	(AAVE)	3%
UNISWAP	(UNI)	3%
MAKER	(MKR)	3%



Disclosures: ‡ As of 05/08/2023, Holdings and weightings are subject to change. Arbor Digital is a Division of federally registered Arbor Capital Management, Inc. (ACM) CRD # 111362. Registration does not imply a level of skill or knowledge. Past performance is no guarantee of future results. The digital asset class is speculative and has unique risks compared to traditional assets. See our regulatory disclosures or contact us for more information.



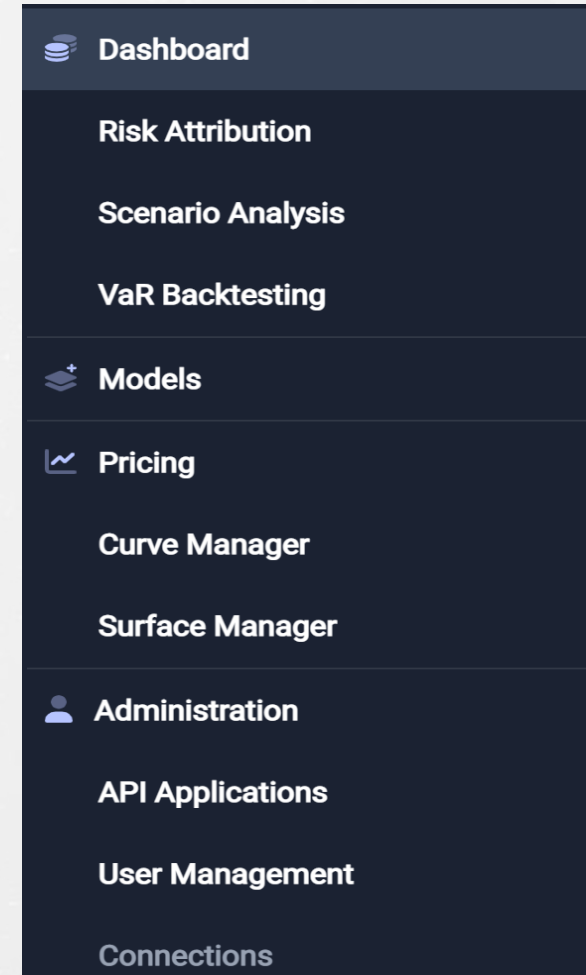
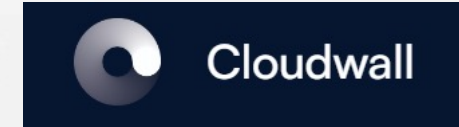
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Measuring and Analyzing Risk

Measuring and Analyzing Risk

Digital Assets bring to the forefront new types of risks that investment managers need to be open minded to understanding when developing investment strategies. This should work in tandem with traditional risk management and understanding.

- Arbor Digital utilizes Cloudwall's Serenity risk management platform to apply a traditional Fama-French 5-Factor Model to our active management of multi-asset strategies.
- Serenity allows Arbor Digital to run heavy VaR (Value at Risk) analysis in three models: Normal Parametric, Historical, and Backtesting.
- Serenity enables Arbor Digital to conduct customized scenario analysis to help inform portfolio decision making.



Measuring and Analyzing Risk



Digital Assets bring to the forefront new types of risks that investment managers need to be open minded to understanding when developing investment strategies. This should work in tandem with traditional risk management and understanding.

- Arbor Digital utilizes DeFi Safety Risk Reporting platform to measure and understand the novel risks that Digital Assets introduce to investment management.
- PQR's (Process Quality Reviews) are quality assessments that scrutinize major key elements of deployed DeFi products to produce an overarching safety rating that indicates the quality of development processes and accompanying documentation.
- CQRs (Chain Quality Reviews) indicates how closely projects follow best-practice in terms of process quality.

The image displays two screenshots of the DEFISAFETY platform. The top screenshot, titled "Chain Scores", shows a table of blockchain projects with their scores, names, versions, and review dates. The bottom screenshot, titled "Protocol Scores", shows a similar table for DeFi protocols, including their scores, project names, versions, chains, and categories. Both interfaces include search bars, review counts, and sorting options.

Chain Scores

Percentage score indicates how closely projects follow best-practice in terms of process quality. Click on review for a breakdown of the score and click again for the full report.

Search for Blockchain... 18 reviews Sort by

Score	Name	Version	Date	
95%	Ethereum PoS	0.1	18 Sep 2022	Details
50%	Algorand	0.1	03 Aug 2022	Details
69%	Thorchain	0.1	25 Jul 2022	Details
48%	Kava			
19%	HEC			

Protocol Scores

Percentage score indicates how closely projects follow best-practice in terms of process quality. Click on review for a breakdown of the score and click again for the full report.

Our Review Process PQR Documentation

Search for Protocol Name... 248 reviews Sort by Filter

Score	Project	Version	Chain	Category	
81%	Velodrome	0.8	AVAX	Liquidity Provider Decentralised Exchange	Details
97%	Pods Finance	0.8		Yield Farming	Details
58%	Arrakis v2	0.8	ETH, AVAX, etc.	AMM	Details
66%	Stakewise	0.8		Liquid Staking	Details



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Research and Analysis

Research and Analysis

Digital Assets operate on top of decentralized blockchain. This introduces a new field of information and metrics that are identifiable and measurable that are specific to decentralized blockchains.

These are called 'On-Chain' metrics. Given the early stage of development in the industry, the universal standards that govern investment management utilizing on-chain metrics have not matured.

Arbor Digital's portfolio work is heavily focused on working towards establishing new universally accepted standards for portfolio managers to implement when managing portfolios of Digital Assets.

Arbor Digital has entered multiple enterprise relationships with firms specializing in On-Chain metrics, analysis, and blockchain based research.



Research and Analysis



- Digital Asset Research delivers 'clean' crypto data and research.
- Delivery of in-depth centralized exchange and counterparty due diligence reports.
- Digital Asset Taxonomy System - A comprehensive taxonomy that classifies digital assets into 3 Supersectors, 10 Sectors, and 42 Subsectors based on use case, underlying technology, and other differentiators.



March 30, 2023

Exchange Vetting Report - Gemini

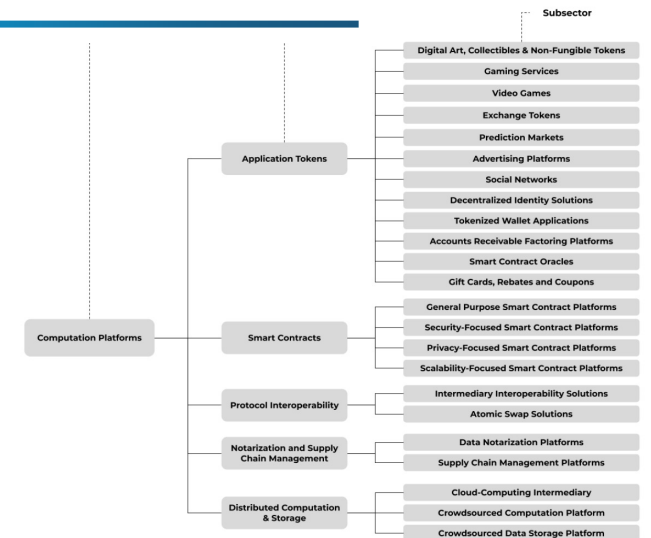
YOU ARE RESPONSIBLE FOR DETERMINING WHETHER ANYTHING CONTAINED HEREIN IS SUITABLE FOR YOUR PARTICULAR CIRCUMSTANCES, AND FOR SEEKING PROFESSIONAL TAX, LEGAL, AND/OR INVESTMENT ADVICE AS APPROPRIATE. PLEASE SEE THE OTHER DISCLAIMERS AT THE END OF THIS REPORT.

OVERVIEW AND EXCHANGE VETTING DESCRIPTION

PART I - EXCHANGE PROFILE

Exchange Overview	1
Exchange Description	1
DAR Exchange Status	1
Social Statistics & Key Links	1
Volume and Search Trends	2
Corporate Information	2

Digital Asset Industry Taxonomy and Taxonomy Themes v0.4



Research and Analysis



- Digital Asset Research Delivers Asset Vetting Reports to evaluate an asset's suitability for investment, custody, or other use cases. Which comprises a 360-degree token assessments cover 75+ topics, including:
 - ❑ Token Profile, Tokenomics, Technology, and Use Cases
 - ❑ Exchange Listings, Trading Pairs & Volume, and Custodian Coverage
 - ❑ Price Trends, Volatility Metrics, and Correlation Comparisons
 - ❑ On-chain Transaction and User Analytics
 - ❑ Assessment of Network, Codebase, Liquidity, and More



30 March 2023

Asset Vetting - Polygon (MATIC)

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OVERVIEW AND ASSET VETTING DESCRIPTION	1
PART I - TOKEN PROFILE	1
Token Overview	1
Project Description	1
Token Use Cases Description	1
White Paper	1
DAR Industry Taxonomy Classification	1
Asset Benchmark Status	2
JVCEA Status	2
NYDFS Status	2
Key Links (Code Repository, Twitter, LinkedIn, Telegram, Reddit)	2
Social Statistics & Trends	2
Circulating Supply	3
Max Supply	3

Research and Analysis

Intotheblock is a data science company applying research in AI to deliver actionable intelligence for digital asset markets. Intotheblock helps us engage in deep quantitative research.



Messari is also a data library focused on Digital Asset markets. Messari has been integral in helping us execute deep quantitative research on networks to understand network governance, technology upgrades, and the developer community.



Cryptoquant is another platform we utilize to gather and verify on-chain data. Cryptoquant has been integral in bringing forth some of the more widely used on-chain indicators which help inform decisions.





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Education

Education

CERTIFIED **DIGITAL**
ASSET ADVISOR



- Through Education, we aim to translate the technically complex into easy-to-understand education so you can effectively communicate with clients.
- In a space where everything is open 24/7, 365, and fully transparent, it isn't enough to get educated, **you must stay educated.**
- Arbor Digital directly partners with both organizations to offer education plans and potential discounts for advisory teams.



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Elevated Value

Elevated Value

It is still early stages of development for advisors looking to integrate digital asset into their practice. Therefore, Arbor Digital goes beyond our SMAs to offer:

Operations and Service Access via phone and video chat.

- Sales and Business Development Support with a dedicated firm calendar to schedule on-demand meetings.
- Quarterly Sales and Education Webinars for one to one or one to many environments.
- Depending on Location and Travel, Arbor Digital will visit for in person team meetings or client meetings.
- Quarterly and Weekly Newsletters Keeping you up to date on all thing's digital assets.
- Annual Relationship Reviews to hold Arbor Digital to the highest standards of delivering value.





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**Why Digital Assets, Why Now, and
Why Arbor Digital?**

Let us help you help your clients with Digital Assets

Investors are driving demand to Digital Assets and Advisors have an opportunity to serve:

- Bank of America's study of Americans found that 29% of wealthy young investors said digital assets are the leading opportunity to build wealth.
- Charles Schwab's 401k plan study revealed that 50% of Millennial and Gen Z employees want to invest Digital Assets in their 401k and Retirement Accounts.
- Coinbase has reported that 20% of American Adults own Digital Assets



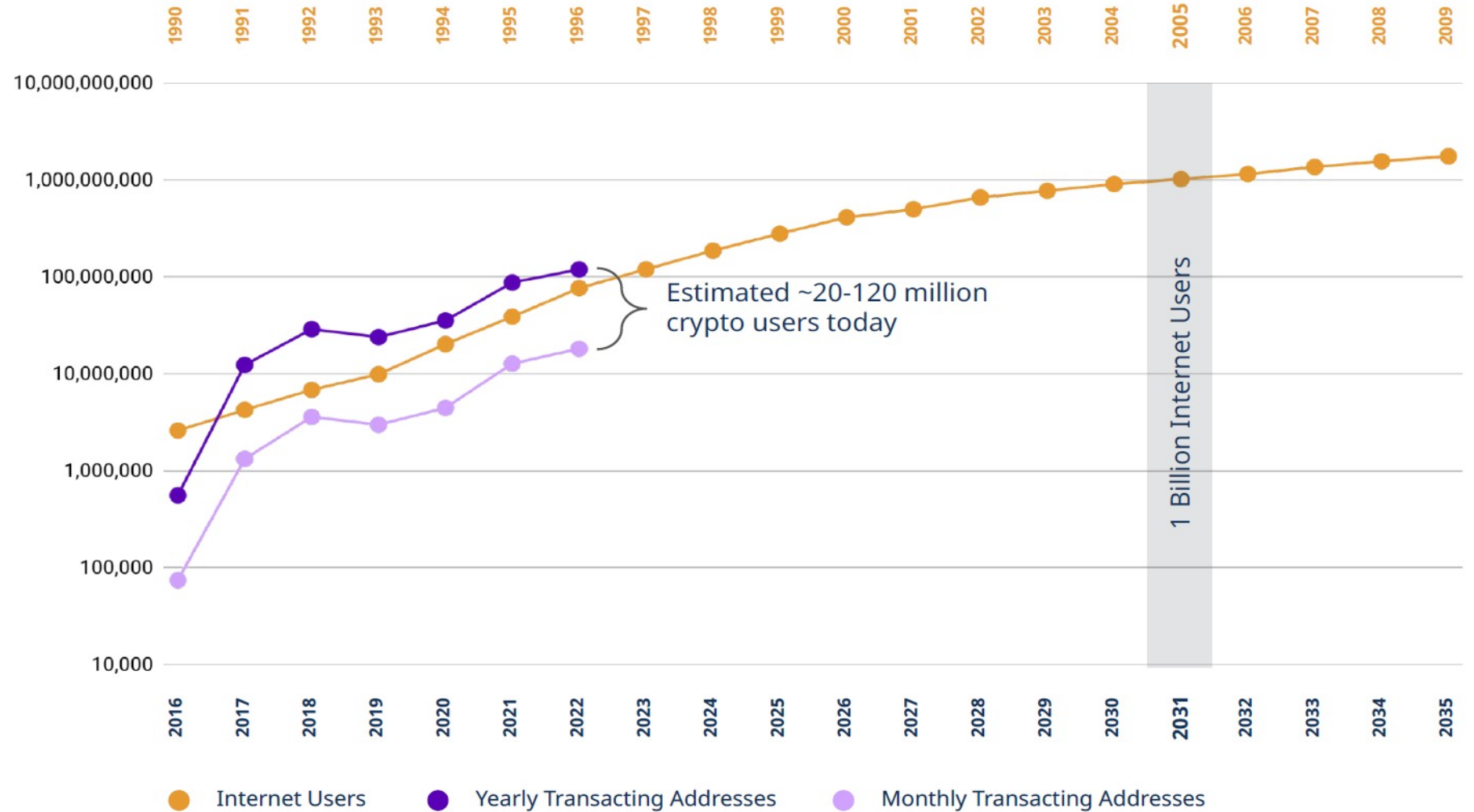
Sources: Bank of America: Private Bank Study of Wealthy Americans; October 2022; Charles Schwab 2022 401(k) Participant Study – Gen Z/Millennial Focus; October 2022

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It is still early days

Internet users vs. unique active addresses (log scale)

Source: World Bank, Dune Analytics. Includes the set of unique public keys with sending transactions across popular EVM chains, including L2s.



Sources: [A16Z State of Crypto 2023](#)

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Web3 is the next evolution of the internet, combining the best features of earlier eras

web1

- Open decentralized protocols: email (SMTP), web (HTTP)
- Community-governed
- Limited functionality
- No value accrual to the network

1990→

web2

- Siloed centralized services: Google, Facebook, Twitter
- Corporation-governed
- Advanced functionality
- Value accrues to Big Tech companies

2005→

web3

- **Decentralized blockchain networks: Bitcoin, Ethereum**
- **Community-governed**
- **Advanced functionality**
- **Value accrues to network participants**

2020→

Sources: [A16Z State of Crypto 2023](#)

The world's biggest brands are exploring web3, beginning with NFTs



Starbucks starts NFT-based loyalty program.



Tiffany & Co. crafts jewel-encrusted pendants for CryptoPunks NFT owners.



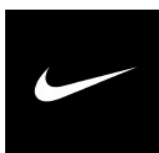
Budweiser purchases beer.eth ENS name and debuts multiple NFT collections.



DraftKings opens marketplace focused on mainstream NFT accessibility.



Reddit mints 5 million collectible avatar NFTs.



Nike makes NFT platform .Swoosh for digital sneakers.



Nickelodeon bases NFT collectibles on *Rugrats* and *Hey Arnold!* characters.



TIME introduces NFT initiative TIMEPieces.



Adidas Originals creates NFT collection *Into the Metaverse*.



Porsche launches NFT collection and virtual experiences centered around the iconic Porsche 911.



Gucci showcases collectible NFTs in art exhibit called *The Next 100 Years of Gucci* and partners with Yuga Labs' metaverse project.



Louis Vuitton lets players collect NFTs in a self-branded mobile game.

Sources: [A16Z State of Crypto 2023](#)

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Traditional Finance Firms Building

Franklin Templeton:

- Launched SMA product to directly invest in Digital Assets.
- In 2021, launched on-chain U.S. Government Money Fund on Stellar, then on Polygon in 2023



Fidelity:

- In 2022 made BTC available as a 401(k) Plan investment option for select participants.
- Launched Fidelity Crypto to retail clients to buy BTC and ETH directly



BNY Mellon:

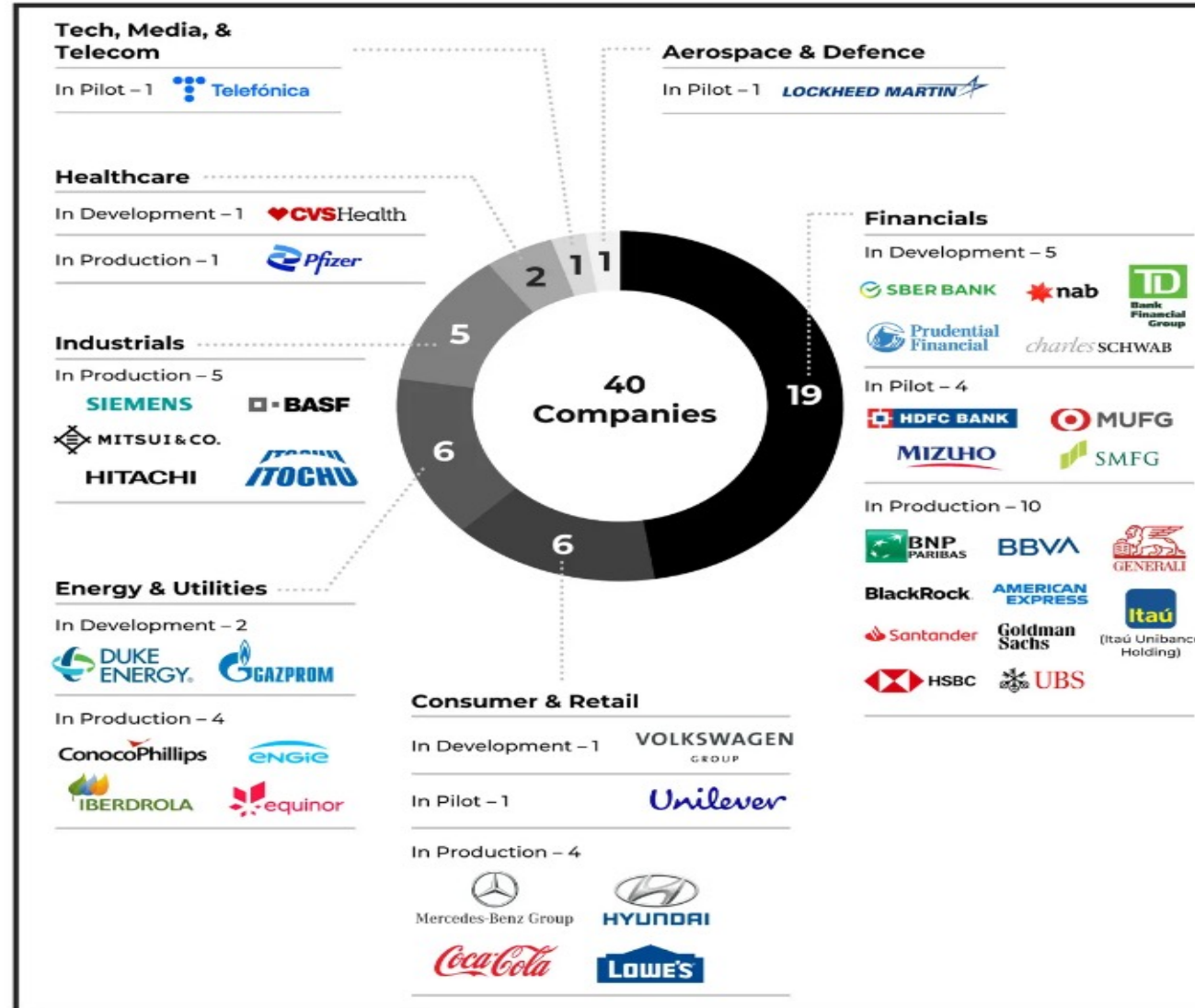
- In 2022 launched a Digital Asset custody platform



Sources: [Chainalysis 2022 Crypto Geography Report](#)

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TOP CORPORATES INVESTING IN BLOCKCHAIN



BLOCKDATA IS A CB INSIGHTS COMPANY

WWW.BLOCKDATA.TECH | INFO@BLOCKDATA.TECH

Sources: [Chainalysis 2022 Crypto Geography Report](#)

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A Global Asset Class

2022 Global Crypto Adoption Index Top 10 Countries



Sources: [Chainalysis 2022 Crypto Geography Report](#)

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Why Invest in Digital Assets & Why Now?

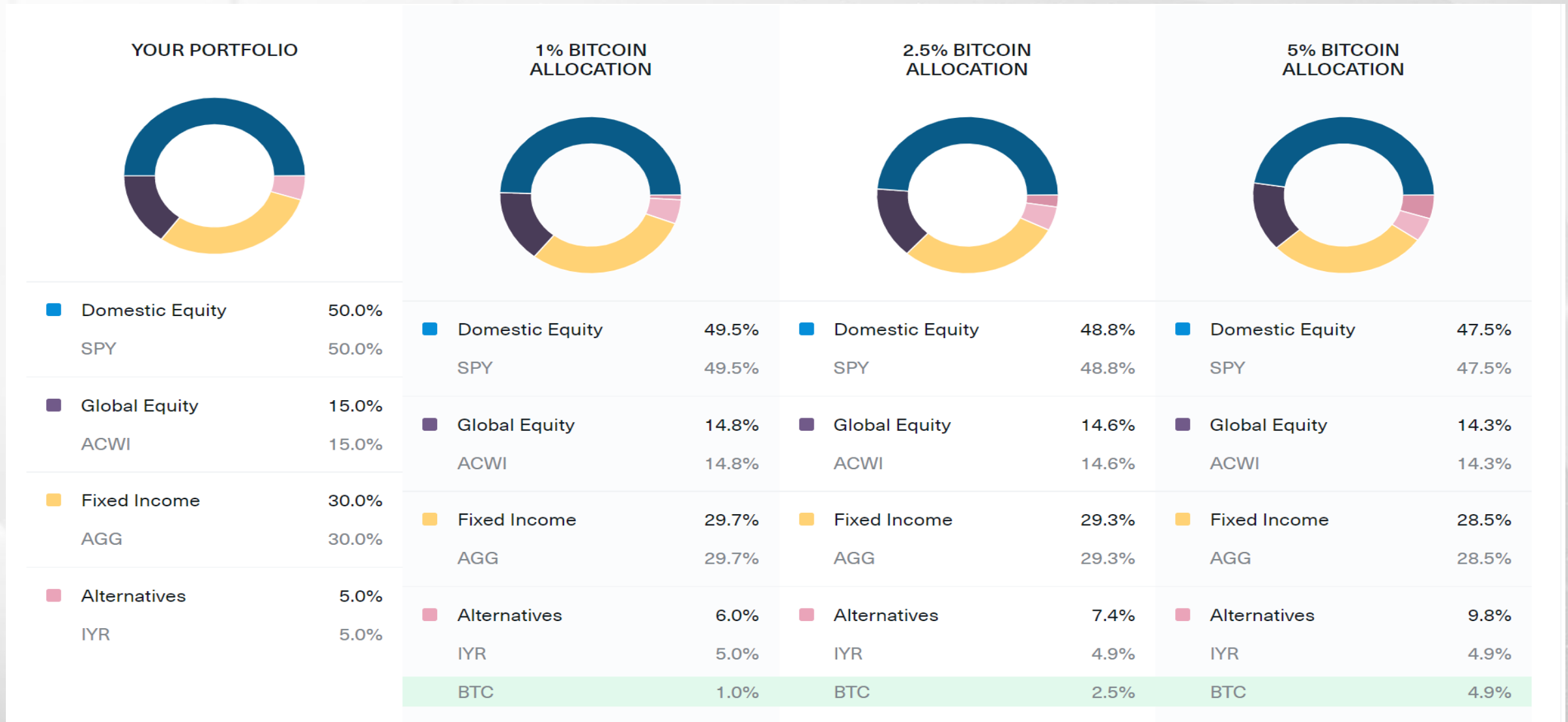
Digital Assets and Decentralized Blockchain Technology represent an evolution of current financial infrastructure and of the internet, also known as Web3, on a global scale.

Growth Opportunity: The Digital Asset Market is the Global Emerging Asset Class and is Growing Exponentially.

Diversification: It only takes a 1-5% allocation to improve risk/return profiles of traditional portfolios, this is due to the historical correlation between digital and traditional allocations, it can offer some protection over time

Cutting Edge: As is the case with any IPO that eventually becomes strong and coveted equity holding, it was those who bought first who gained the most in the long term. The digital asset class is here to stay and it will be the first adopters who will benefit the most from its future success.

Portfolio with Bitcoin



Source: Bitwise Portfolio Simulator

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Portfolio with Bitcoin

	YOUR PORTFOLIO	1% BITCOIN ALLOCATION	2.5% BITCOIN ALLOCATION	5% BITCOIN ALLOCATION
6 Months	-1.07%	-1.13%	-1.22%	-1.36%
1 Year	-18.79%	-19.27%	-19.98%	-21.15%
3 Years	+5.64%	+8.19%	+11.93%	+18.02%
Since 02/20/2014	+71.03%	+97.38%	+138.77%	+213.15%

	YOUR PORTFOLIO	1% BITCOIN ALLOCATION	2.5% BITCOIN ALLOCATION	5% BITCOIN ALLOCATION
Sharpe Ratio	+0.36	+0.49	+0.63	+0.79
Sortino Ratio	+0.53	+0.72	+0.92	+1.08
Standard Deviation	+12.32%	+12.48%	+13.09%	+14.52%
Max Drawdown	-24.79%	-24.97%	-25.24%	-26.59%

Source: Bitwise Portfolio Simulator

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Why Arbor Digital?

People, Process, and Product.

People

We have established a full team of professionals who have deep experience in the financial advisory space. Investment management, compliance, and service & operations. As an extension of our team, we are at the forefront of working with the most trusted strategic partners to expand our ability to serve.

Process

The financial advisory business is based on trust. Our process is centered around the total needs of financial advisors to adhere to their fiduciary duty, proactively advise clients on digital assets, and position themselves as the trusted resource.

Product:

A Separately Managed Account structure with direct exposure is the most efficient vehicle for this emerging asset class. Private Placements or Trust fund structures have proven to be highly inefficient often deviating from their NAV. Through Arbor Digital's Digital Asset SMA strategies, we have created an efficient and effective full-service product to deliver on what advisors truly need.



Why Arbor Digital?

- Qualified Custody through Gemini Trust Company
- Support all types of IRA Accounts through Equity Trust Company
- Compliance Support
- High Quality Investment Solution through Separately Managed Account Structure
- Service and Operational Support
- Dedication to Digital Asset Markets – We live in this space, so you don't have to.
- RIA History and Experience: Arbor Capital 25th Anniversary

Benefits of Partnering with Arbor Digital

"We live and breathe in Digital Assets, so you don't have to."

Trust: Qualified Custodian through Gemini Trust Company and IRA Accounts through Equity Trust Company.

Time: We enable you to spend your time where it is most valuable, with your clients.

Growth: We help advisors use digital assets as a competitive advantage to grow their practice AUM and relationship base.

Protection: We help advisors engage with digitally native next generation clients through Digital Assets to protect their practice from relationship loss due to wealth transfer events.

Education: It isn't enough to get current on all thing's digital assets, you must stay current.

Service and Support: Compliance, Operations, Sales & Business Development, Wealth Strategy, and Client Engagement

Arbor Digital Content



Asset (r)Evolution Podcast

HOSTED BY MARC NICHOLS

ARBORDIGITAL.IO

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Digital Asset Friday
May 5, 2023

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Digital Asset Friday Update 5.5.23 | Arbor Digital

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How to Partner With Arbor Digital

[BOOK A DEMO](#)

ADVISORS

arbordigital.io

INDIVIDUALS

acminc.com

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