



arbor
DIGITAL

Your Connection to the Digital Asset (r)Evolution

Who is Arbor Digital

Arbor Digital is a team of passionate and credentialed professionals dedicated to purposeful construction and managing of digital asset portfolios by continually evaluating blockchain projects with potential.

Our mission is to be the connection for Registered Investment Advisors and their clients to the world of digital assets and to educate them about the disruptive power of blockchain technology within financial services.



Our Team



Matt Kolesky

DIRECTOR



Marc Nichols, CIMA®, WMCP®

PRODUCT DIRECTOR



Kirby Houchin, CFP®

PORTFOLIO MANAGER & ASSET
ANALYST



Michele Kitta, MBA

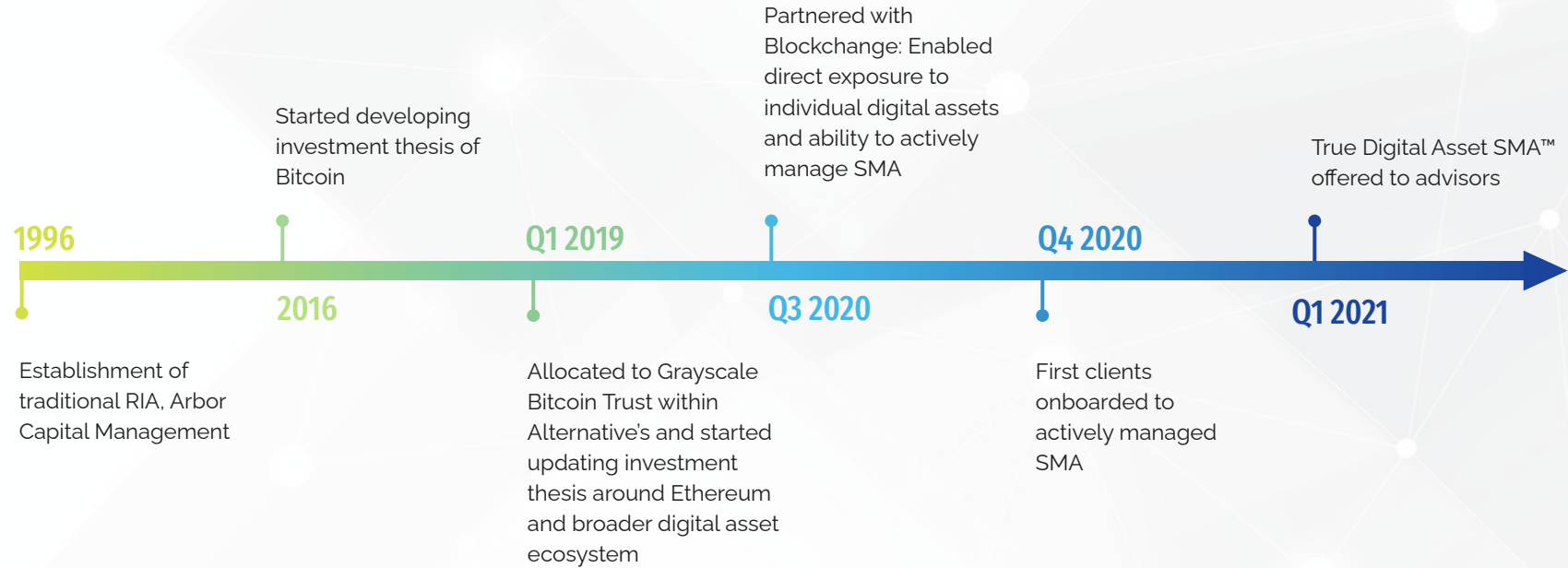
COMPLIANCE ANALYST

Credentialed Expertise in Digital Assets

Our team has credentialed expertise in investing and managing digital assets. The **Certificate in Blockchain and Digital Assets** is offered by the [Digital Assets Council of Financial Professionals](#) and is recognized as the gold standard in professional education for Digital Asset management.

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 Evolution



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We took our passion for growth and independence and applied it to investing in the future of finance.

We offer a flexible and easy-to-implement solution to RIAs who want to provide direct exposure to the emerging digital asset class for their clients. Our **True Digital Asset SMAtm** combines the ease of use of a trust or a fund with the flexibility and customization of a DTAMP but offers lower costs and a low impact implementation process for RIAs.

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Why Invest in Digital Assets & Why Now?

For investors and advisors who are looking for long term growth and a stake in the future of global finance, investing in digital assets is not just recommended, it is imperative.

Growth Opportunity: It is THE Emerging Asset Class and is Growing Exponentially

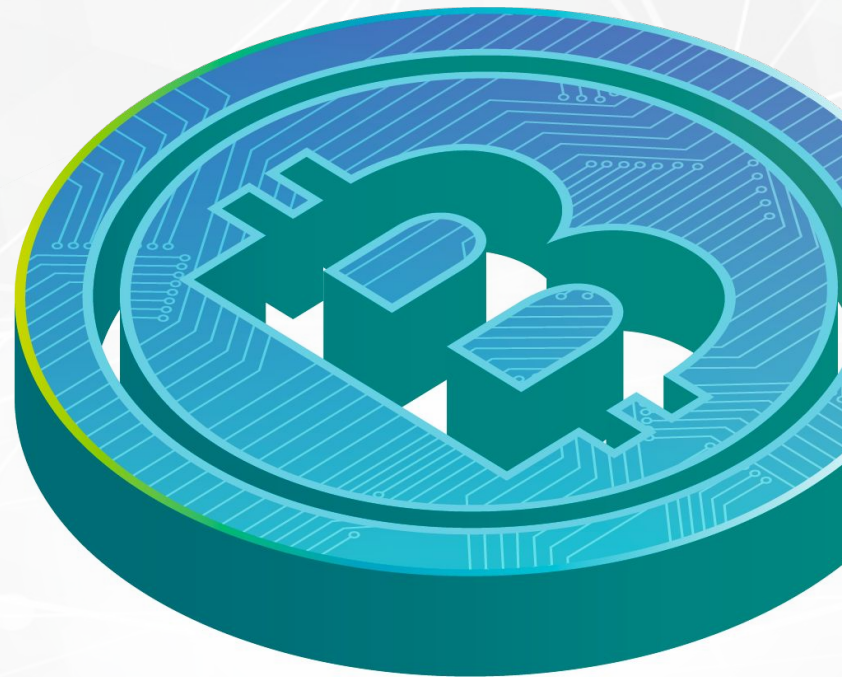
Diversification: It only takes a 1-3% allocation to drastically improve risk/return profile of a traditional portfolio, plus since there is little correlation between digital and traditional allocations, it can offer some protection over time

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.

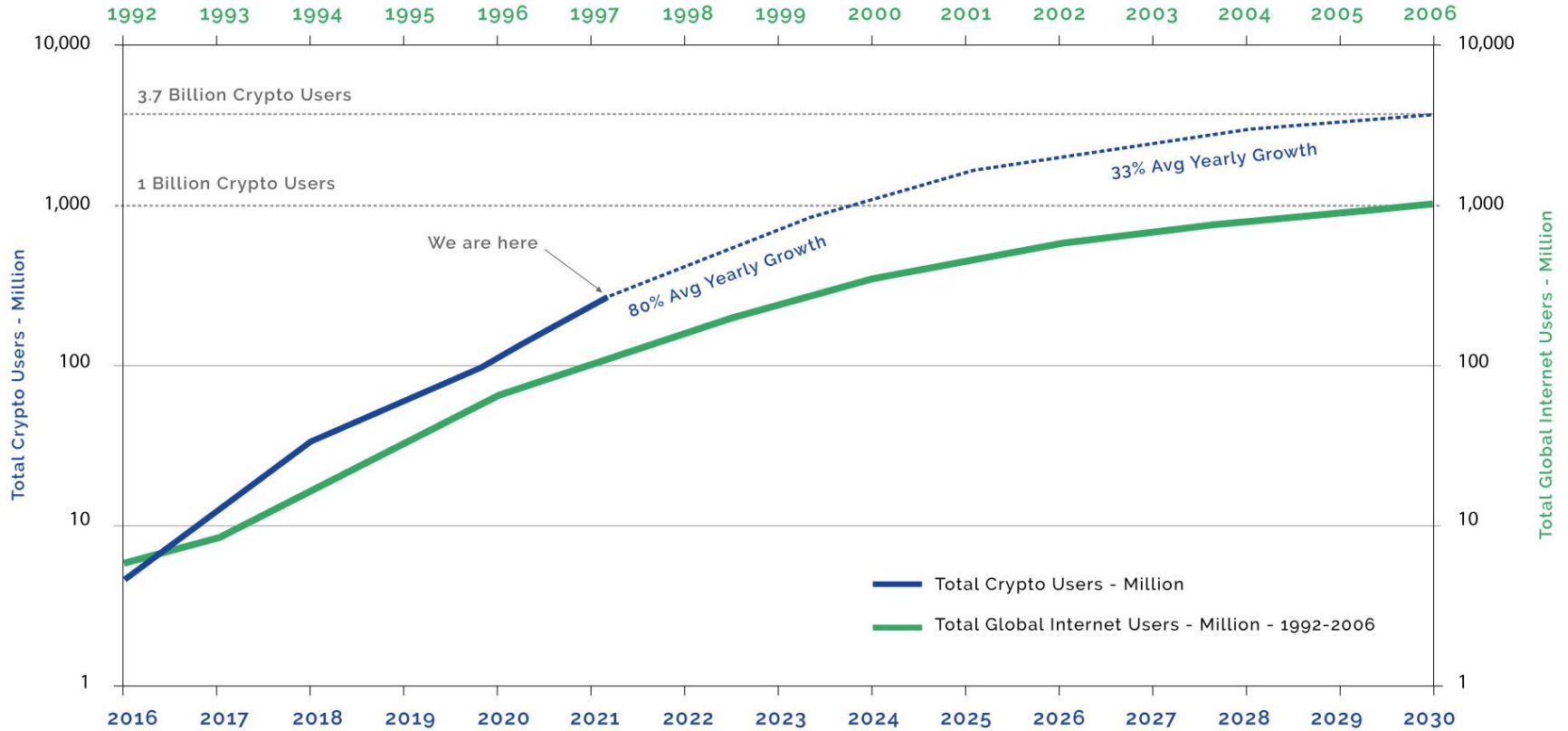
Trends in Investing 2021

Investors want exposure to digital assets and financial advisors are responding.

- In 2021, 26% of financial advisors said they plan to increase their recommendation/use of cryptocurrencies over the next year.
- 49% of Advisors said that clients had inquired about cryptocurrencies in the last 12 months.
- It can be reasonably predicted that there will be upwards of 3 Billion crypto users by 2030



Technology Adoption Curve - Log Scale



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Portfolio Without Bitcoin

Portfolio Allocation¹



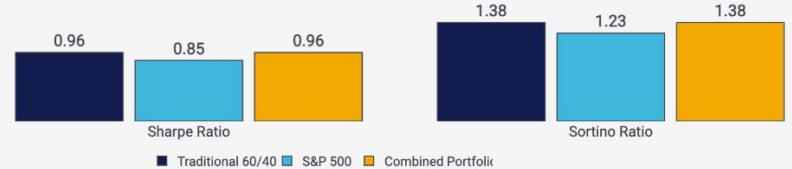
Portfolio Performance¹



Risk vs. Return¹



Source: Yahoo Finance; data quoted here represents data as of 2021-04-30. [Click Here For Full Disclosure](#)



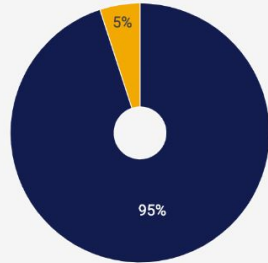
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Portfolio With 5% Bitcoin

Portfolio Allocation¹



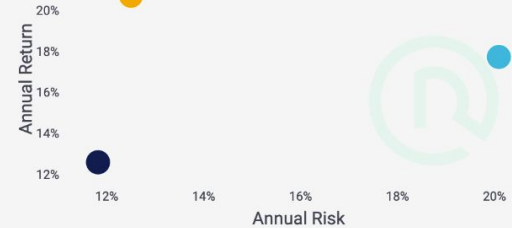
■ Traditional 60/40 ■ Bitcoin

Portfolio Performance¹

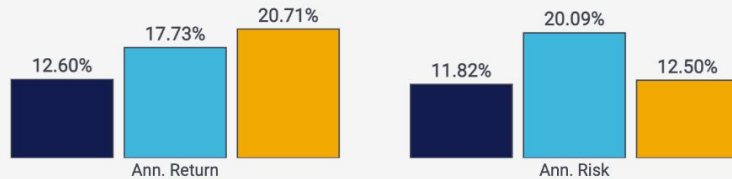


— Traditional 60/40 — S&P 500 — Combined Portfolio

Risk vs. Return¹

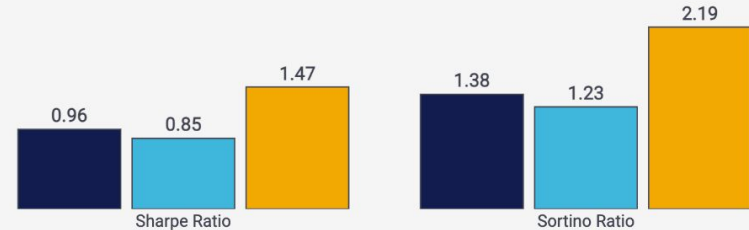


● Traditional 60/40 ● S&P 500 ● Combined Portfolio



■ Traditional 60/40 ■ S&P 500 ■ Combined Portfolio

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Arbor Digital Flagship

The Flagship portfolio will maintain a balance between the two largest digital assets, Bitcoin and Ethereum.*

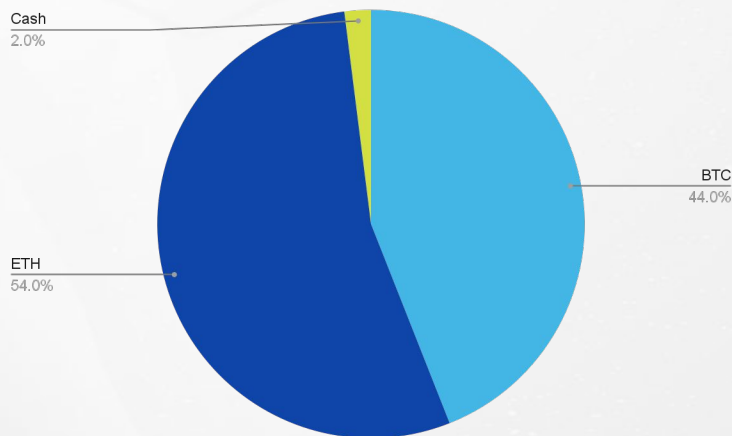


Investment Objective:

The Arbor Digital Flagship portfolio's investment objective is to provide growth through direct exposure to Bitcoin and Ethereum. To achieve this Arbor Digital will utilize traditional volatility and on-chain metrics to actively rebalance weightings as each of their respective networks use case and value accrual mechanisms evolve.

FLAGSHIP PORTFOLIO

The Flagship portfolio will maintain a balance between the two largest digital assets Bitcoin and Ethereum.*



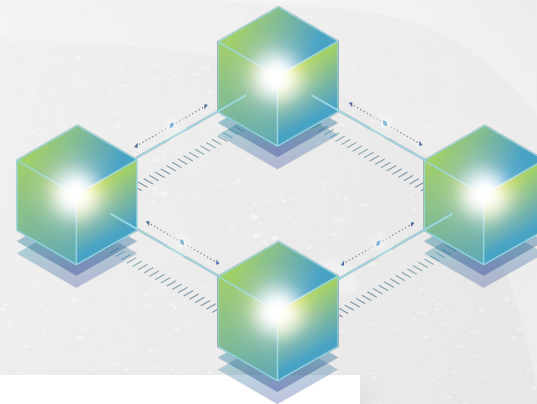
Weightings are subject to change based on Market Conditions, Relative Performance, Use Case Evolution, Protocol Adoption.

Bitcoin: The first, the original. Bitcoin's role in the digital economy continues to evolve. Bitcoin's early ambition and use case as a decentralized peer-to-peer version of electronic cash has expanded and is being used as a treasury asset by corporations. Bitcoin is also an important unit of value in the Decentralized Financial infrastructure. But at its core, Bitcoin is technology. Bitcoin as an investment exhibits strong non-correlation benefits to traditional stock and bond portfolios.

Ethereum: The first digital smart contract blockchain platform. Ethereum aims to be technology that is home to digital money, global payments, and applications. Thousands of developers are building on Ethereum as well as layers running on top of the base ethereum protocol. Some layer two protocols feature in our other portfolios.

Arbor Digital Compass

Professionally managed diversified portfolio consisting of blockchain-based digital assets.

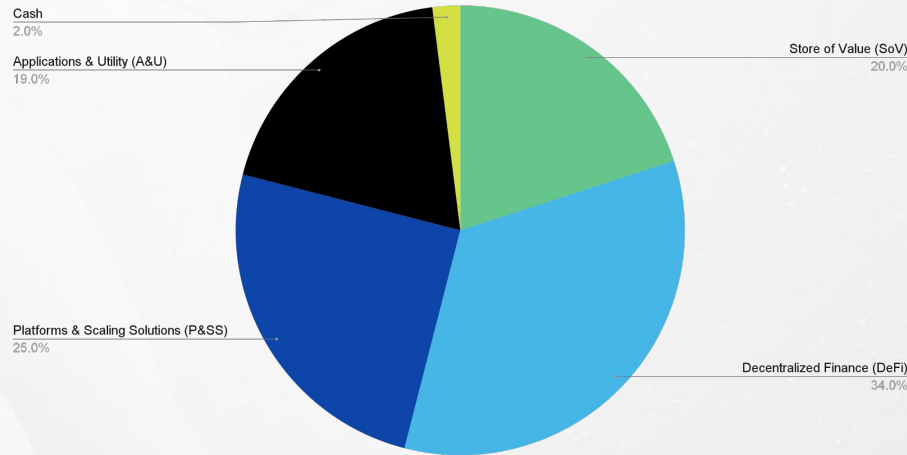


Investment Objective:

The Arbor Digital Compass Portfolio investment objective is to provide growth through direct exposure to digital assets that position themselves to achieve long term health, growth, and dominance in their given segment. To achieve this Arbor Digital utilizes on-chain and off-chain research and analysis unique to digital assets to intelligently manage risk and identify opportunities as the investable universe expands.

Arbor Digital Compass

Professionally managed portfolio consisting of
Blockchain based digital assets



Utilizing on-chain and off-chain research and analysis unique to digital assets to intelligently manage risk and identify opportunities.

Store of Value: Within our portfolio, Bitcoin acts as a scarce digital gold and store of value, an inflation hedge, and an uncorrelated asset.

Platforms & Scaling Solutions: Digital assets specific to protocols that are the base layer for smart contract platforms as well as protocols that aim to serve as scaling solutions to those base layers.

Decentralized Finance: Digital assets specific to protocols looking to create a global, open alternative to the current financial system

Applications & Utility: Digital assets that offer the right to a service or product or are native to decentralized applications and have a cryptographic asset associated with their use or monetization.

Who should invest in digital assets?

Not every client who is interested in digital assets should invest in them.

Digital assets are most appropriate for:

- Those with a high risk appetite - comfortable with large swings 10-20% daily and 50-80% annually
- Those interested in early stage venture capital investing/startup investing
- Wealth allocations available to longer time horizons (5-7 yrs at least)



Benefits of Partnering with a Digital Asset SMA

All of the advantages of using an SMA for traditional assets, PLUS

- Time to continue serving your client base with their Wealth Management needs
- Peace of mind in outsourcing digital asset management to credentialed and disciplined professionals
- Adding value to your practice by simplifying the journey into to a complex and rapidly evolving asset class and differentiating you among your competitors
- Educational resources about the powerful impact blockchain technology will have on financial services and beyond
- Trust that you have partners who are immersed in the space that operate 24/7 hours a day 365 days a year so you don't have to be



What Sets Arbor Digital Apart

- Safety and security first
- Education
- Certificate in Blockchain and Digital Assets®
- Commitment to the space (these are 24/7 365 markets and evolving rapidly)
- RIA Strength: Arbor Capital 25th Anniversary
- History: Learning since 2010 and allocating since March 2019
- Adding value across the entire asset class, not just Bitcoin or Ethereum



How to Partner With Arbor Digital

BOOK A DEMO

ADVISORS

arbordigital.io

INDIVIDUALS

acminc.com

Engage with us on Social media at: facebook.com/ArborDigitalSocial | twitter.com/arbor_digital | linkedin.com/company/arbor-digital

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