



# Shield Crypto Bundle Factsheet

Ticker: SHIELD



## What is a Crypto Bundle?

Similar in function to an ETF or index fund, Crypto Bundles offer instant diversification across the crypto market with a single investment. They are passive investment portfolios that auto-update monthly, retaining top-performing assets and removing underperformers. This hands-free and diversified investing approach reduces the reliance on any single cryptocurrency, taking the guesswork out of crypto investing. Learn more by reading the Altify Crypto Bundle Methodology.

## Why Invest in This Crypto Bundle?



### Inflation Protection

Hold two of the world's most resilient currencies, both with low inflation rates. This Crypto Bundle is built to protect against inflation, pairing gold—the timeless hedge—with Bitcoin, the next-generation store of value.



### Enhanced Gold Return Profile

By allocating 75% to Gold and 25% to Bitcoin, the Shield Crypto Bundle aims to deliver a potentially enhanced gold return by combining the safety of Gold with the performance of Bitcoin.



### Automatically Updated

Investors can sit back with automated monthly rebalancing of their Crypto Bundle's holdings ensuring that they always hold the right crypto assets in their optimised weightings.



### Professionally Monitored\*

Every Crypto Bundle follows a clear, rules-based approach. Altify's investment team and digital tools actively screen each Crypto Bundle's holdings for potential risks.

## About This Crypto Bundle

The Shield Crypto Bundle gives you exposure to an algorithmically determined ratio of gold and Bitcoin aimed to optimise your return while minimising your downside risk. By allocating 75% to gold and 25% to Bitcoin, this passive investment allows you to own two of the world's hardest currencies designed to hedge against inflation and grow stable wealth.

Learn more at [altify.app/assets/inflation-shield](https://altify.app/assets/inflation-shield).

## Crypto Bundle Information

Launch Date	1 March 2021
Launch Price	\$1.00
Category	Crypto Assets
Base Currency	USD
Number of Constituents	2
Weighting	75% PAXG, 25% BTC
Rebalancing Frequency	Monthly
Crypto Bundle Rebalancing Fee*	From 0.085%*
Custody Solution	Fireblocks With Altify DAS (Pty) Ltd

\* The Crypto Bundle Rebalancing Fee is a monthly charge applied to the total value of Crypto Bundle holdings. It covers the automated reconstitution and rebalancing of all assets, ensuring they align with their target weightings. This is a gross fee and does not include any additional on-exchange execution fees. Altify's rebalancing fee varies based on your reward level ranging from 0.085% per month for VIP level investors (the highest level), to 0.17% per month for Blue level investors (the lowest level). For full details, visit [altify.app/fees](https://altify.app/fees).

## Annual & Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2024	-0.07%	9.71%	12.49%	-1.26%	3.64%	-2.55%	4.48%	-0.29%	5.77%	5.91%	6.26%	-1.40%	50.39%
2023	13.26%	-3.97%	12.42%	1.34%	-2.95%	0.46%	0.58%	-4.19%	-0.92%	11.06%	4.19%	3.03%	37.52%
2022	-5.89%	4.75%	6.36%	-6.56%	-7.81%	-10.39%	2.19%	-6.28%	-2.99%	0.12%	1.95%	1.55%	-22.05%
2021	1.26%	3.69%	5.62%	1.52%	-2.53%	-6.00%	6.83%	2.46%	-5.99%	13.89%	-1.54%	-3.18%	15.24%

\*Coloured figures are not based on actual performance but rather indicative values based on backtested data prior to the Bundle launch date.

## Performance & Risk Statistics

As at the 31st of December 2024

	Shield Crypto Bundle	Gold**	S&P 500 Index***
1 Year	50.39%	27.47%	23.31%
5 Year Annualised	27.34%	11.64%	12.73%
Since Inception*	29.23%	9.98%	12.34%
Standard Deviation**	23.55%	12.74%	16.25%
Sharpe Ratio***	1.24	0.78	0.76

† Altify cannot guarantee the prevention of losses or the mitigation of all risks.

\*\* S&P 500 GSCI Gold Index | \*\*\* S&P 500 Index

\* Performance over 1 year is annualised (The benchmark's inception d is 28th Feb 2017)

\*\* Standard deviation is based on 30-day volatility of returns since inception

\*\*\* Sharpe Ratio = (Expected Returns - Risk Free Rate) ÷ Standard Deviation

Note: Pricing data sourced from Coinmarketcap by Altify.

## Holdings

As at the 31st of December 2024

Asset Name	%
1 Paxos Gold (PAXG)	75%
2 Bitcoin (BTC)	25%



## Risk & Reward Profile

Category 5



### Important Risk Information

When you invest your capital is at risk meaning that your investments can rise and fall in value and you may get back less than you invested. Past performance is no guarantee of future results.

Before investing, consider your investment objectives and any fees and expenses that may be charged by Altify and any third-party investment companies. The content provided herein is for informational purposes only and is not investment or financial advice, tax or legal advice, an offer, solicitation of an offer, or advice to buy or sell or hold crypto assets, securities or investment products.

Frequent trading of crypto assets could significantly increase fees and other costs such that they may offset any savings from low fees or costs.

Diversification does not ensure a profit nor guarantee against loss. Investing in crypto assets entails a degree of risk and is not appropriate for all investors.

[Learn more about investing risks.](#)

### More About The Risk Category

- The risk category is based on the estimated future price volatility.
- The method used for this estimate depends on the historical price data.
- The risk category allocated is not static and may vary over time.
- The risk of adding a new investment to a portfolio should be viewed in the context of the overall holdings in order to make the optimal decision.
- Crypto assets and stablecoins are a relatively new asset class and may be subject to other unknown risks that are not mentioned in this document.

### Why This Risk Category?

- This product is placed in a risk **Category 5** because the expected volatility of its future returns are assumed to be very high.
- The Crypto Bundle invests solely in crypto assets and will be subject to the idiosyncratic volatility of this asset class. This requires the necessary risk tolerance and capacity.
- Crypto Bundles are not protected by any deposit guarantee scheme, meaning investors could lose their entire investment.
- Past performance is not indicative of future results, and market conditions may impact returns unpredictably.
- Crypto Bundles follow a passive investment approach, meaning individual assets within the Crypto Bundle may decline in value, and Altify cannot actively intervene to prevent losses.

### Further Material Risks

- Crypto assets can be subject to a high degree of capital loss risk (i.e. the potential loss due to asset price depreciation).
- Investments in crypto assets are thought to carry a high degree of regulatory uncertainty (i.e. the regulatory framework for the governance of crypto asset service providers is still largely unspecified in many markets).
- Crypto assets may be subject to custodial risk (i.e. custodians, including exchanges, brokers and other intermediaries may not store customer assets in a manner that ensures negligible probability of theft).
- Crypto assets may be subject to liquidity risk (i.e. that the underlying assets lack marketability resulting in a purchase or sale price that cannot be obtained in the timeframe desired so as to prevent or minimise a loss).
- Crypto assets may be subject to tax risk (i.e. the tax laws in your country of tax residence or domicile may treat gains and/or losses from crypto assets differently to that of other asset classes. For information on the tax implications of the investment, please contact your tax advisor).



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