

# Cryptocurrency Portfolio Recommendations

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Recommended influencers and services to follow:

[Coin Bureau Insider](#) (on telegram)

[Whale Alert](#) (on telegram)

[Sim's Beginner Crypto](#) (on telegram)

[www.LeadingTrader.com](http://www.LeadingTrader.com)

[www.NicholasMerten.com/Dashreport](http://www.NicholasMerten.com/Dashreport)

The following is based on a hypothetical portfolio with a \$10,000 investment divided into 4 categories:

- 1) Conservative (2 assets)
- 2) Core Alt-Coins (+10 assets)
- 3) Solid Speculations (+10 assets)
- 4) Bonus Speculations (+8 assets)

## 1) Conservative

If you are unfamiliar and uncomfortable with trading exchanges, I recommend sticking to BTC and ETH.

**BTC** – Bitcoin is a completely decentralized digital cryptocurrency. Unlike US dollars that you can hold in your hand (or in your bank account), there is no central authority or centralized payment system controlling Bitcoin. Instead, Bitcoin operates in a peer-to-peer network that allows anyone in the world to send and receive Bitcoin without any middleman (like a bank, central bank or payment processor).

**ETH** – Ethereum is a smart contract platform that enables developers to build decentralized applications (DApps) on its blockchain. Ether (ETH) is the native digital currency of the Ethereum platform. ETH is not considered “money” or “digital gold” like Bitcoin, but it’s value is increasing substantially because thousands of other crypto projects are building on the Ethereum blockchain. Ethereum is currently “mined” like Bitcoin, but will transition to Ethereum 2.0 at some point in the future. Instead of “mining”, the Ethereum blockchain will be conducted through “proof of stake”, which will dramatically increase the capacity of the network, and reward anyone who holds and stakes Ethereum with more Ethereum like an interest payment for securing the network.

## 2) CORE ALT-COINS

These projects are solid alt-coin projects that have performed well in the past, or that are performing well now. I’d recommend making an equal investment across each of them because some will perform better than others, but we have no idea which. (THESE ARE NOT LISTED IN ANY PARTICULAR ORDER).

**FIL** – Filecoin is a decentralized storage system that aims to “store humanity’s most important information.” Filecoin aims to store data in a decentralized manner. Unlike cloud storage companies like Amazon Web Services or Cloudflare, which are prone to the problems of centralization, Filecoin leverages its decentralized nature to protect the integrity of a data’s location, making it easily retrievable and hard to censor.

**LINK** – Link (LINK) is a crypto-asset that powers the Chainlink decentralized oracle network. This network allows smart contracts on the Ethereum platform to securely connect to external data sources, payment systems, and application program interfaces (APIs) that exist outside the blockchain. In other words,

Chainlink allows other block-chains and databases to talk to each other. Think of it as the Zapier of blockchain.

**BNB** – Binance Chain is the native token for the largest crypto-exchange in the world, Binance.com. BNB can be used as a payment method, a utility token to pay reduced fees on the Binance exchange, and for participation in token sales on the Binance launchpad. BNB also powers the Binance DEX (decentralized exchange). Binance is constantly increasing the functionality, rewards, and value proposition of BNB.

**VET** – VeChain is an enterprise-focused blockchain ecosystem that aims to enhance supply chain management by connecting blockchain technology with the real world through ‘a comprehensive governance structure, a robust economic model, and advanced IoT integration’. VeChain enables manufacturers to assign products with unique identifiers on the platform, thereby allowing participants to track the movement and provenance of products in a supply chain.

**ADA** – Cardano is a proof-of-stake competitor to Ethereum, and the only decentralized block-chain platform that has been carefully developed to support Fortune level projects, and that has been peer-reviewed.

**AAVE** – Aave is a decentralized protocol that allows users to earn interest on deposits and borrow other cyprot assets. For example, you can deposit BNB, ETH, or LINK, and get an annual return of 1-10% on your deposit, without the need to use a bank, qualify, or be verified as you would in the traditional financial system.

**ENJ** – Enjin and its competitor WAX, are enabling game companies to create digital objects of value that can be earned or purchased in game, and then transferred, or sold in a decentralized market just like you’d sell a physical good on Amazon or Ebay.

**LTC** – Litecoin is a peer-to-peer cryptocurrency created by Charlie Lee, a former Google employee, in 2011. The cryptocurrency was created based on the Bitcoin protocol, but it differs in terms of the hashing algorithm used, hard cap, block transaction times and a few other factors.

**NEO** – NEO is the primary China-based Ethereum competitor.

**UNI** – Uniswap is a popular decentralized trading protocol/exchange, known for its role in facilitating automated trading of decentralized finance tokens. Uniswap.org provides the basic functionality of a crypto exchange, without the need to register an account, or provide identification documentation.

### 3) SOLID SPECULATIONS

These projects have potential for higher returns, but also carry more risk. If you were to add these projects to your holdings, your portfolio would consist of 22 crypto assets. Therefore, you would keep \$5,000 in BTC, and \$2,500 in ETH, and divide the remaining \$2,500 by 20. This would mean that you'd allocate \$125 into each of the 20 projects.

**DOT** – Polkadot is an Ethereum competitor and has many unique advantages. Many “de-fi” projects are being built on Polkadot, which is why myself, and others consider it the primary competitor to Ethereum.

**ATOM** – Cosmos (ATOM) is a decentralized network of independent blockchains, each powered by Byzantine Fault-Tolerant (BFT) consensus algorithms. Atom is the native staking token of the Cosmos Network. The Cosmos vision is to build an “internet of blockchains” that can scale and interoperate with one another.

**DASH** – Dash is an open-source blockchain and cryptocurrency focused on offering a fast, cheap global payments network that is decentralized in nature. According to the project’s white paper, Dash seeks to improve upon Bitcoin (BTC) by providing stronger privacy and faster transactions.

**CEL** – Celsius is an all-in-one banking and financial services platform for cryptocurrency users. Launched in June 2018, it offers rewards for depositing cryptocurrency, along with services such as loans and wallet-style payments.

**BAND** – Band Protocol is a competitor to LINK. Like Link, Band is a cross-chain data oracle network that aggregates and connects real-world data and APIs to smart contracts. Blockchains enable immutable storage and deterministic, verifiable computations — however, they cannot securely access data available outside the blockchain networks. Band Protocol enables smart contract applications such as DeFi, prediction markets, and games to be built on-chain without relying on the single point of failure of a centralized oracle.

**SNX** – Synthetix is a derivatives liquidity protocol on Ethereum that enables the issuance and trading of synthetic assets. Each synthetic asset (or Synth) is an ERC20 token which tracks the price of an external asset; for example, each sUSD token tracks the price of the US dollar (and unlike the other synthetic assets, is fixed at 1). A wide variety of Synths exists within Synthetix, including fiat currencies, cryptocurrencies, commodities, and inverse indexes. In principle, the system can support any asset with a clear price and provides on-chain exposure to an unlimited range of real-world assets. The protocol will enable a variety of trading features including binary options, futures, and more.

**REN** – REN is based on RenVM, a decentralized virtual machine for performing decentralized finance exchange operations without revealing information to the users or to the Darknodes which power it. RenVM replaces third-parties and provides absolute secrecy and correctness.

**NMR** – The Numeraire platform organizes competitions where data scientists create machine learning models based on artificial intelligence for prediction of stock market moves. The founders of Numerai understand that the strongest machine intelligence can be helpful in a wide variety of applications. Even the most challenging technical issues such as inefficiency in the stock market become solvable with the enormous potential of these machines. Numerai launched the project to solve these problems.

**DATA** – Streamr's goal is to build the decentralized infrastructure needed for real-time data, replacing centralized message brokers with a global peer-to-peer network. By relying on cryptography instead of trust, the open-source network aims to enable data sharing and monetization in IoT and smart cities, business consortia, individual crowd selling through Data Unions and the decentralized web (Web 3.0).

**ZRX** – 0x aims to solve the inefficiencies of decentralized cryptocurrency exchanges. Although decentralized exchanges are great at security, they lag behind centralized exchanges in user operational costs (higher gas fees) and accessibility (slow).

#### **4) BONUS SPECULATIONS:**

**THETA** – Theta is a blockchain powered network purpose-built for video streaming. Launched in March 2019, the Theta mainnet operates as a decentralized network in which users share bandwidth and computing resources on a peer-to-peer (P2P) basis. The project is advised by Steve Chen, co-founder of YouTube and Justin Kan, co-founder of Twitch.

**MKR** – Initially conceived in 2015 and fully launched in December 2017, Maker is a project whose task is to operate DAI, a community-managed decentralized cryptocurrency with a stable value soft-pegged to the US dollar. The Maker ecosystem is one of the earliest projects on the decentralized finance (DeFi) scene: the industry that seeks to build decentralized financial products on top of smart-contract-enabled blockchains, such as Ethereum.

**ZCASH** – Zcash is a decentralized cryptocurrency focused on privacy and anonymity. It uses the zk-SNARK zero-knowledge proof technology that allows nodes on the network to verify transactions without revealing any sensitive information about those transactions.

**ZIL** – Zilliqa is a public, permissionless blockchain that is designed to offer high throughput with the ability to complete thousands of transactions per second. It seeks to solve the issue of blockchain scalability and speed by employing sharding as a second-layer scaling solution. The platform is home to many decentralized applications, and as of October 2020, it also allows for staking and yield farming.

**ICX** – ICON is a decentralized blockchain network focused on interoperability. With ICON's "blockchain transmission protocol", independent blockchains like Bitcoin and Ethereum can connect and transact with each other. This opens up cross-chain use cases that are impossible without an interoperability layer like ICON.

**NEXO** – NEXO is a compliant token that is backed by the underlying assets of Nexo's loan portfolio. NEXO reportedly provides regular passive income to token holders in the form of 30% from the company's profits.

**CRV** – Curve is a decentralized exchange for stablecoins that uses an automated market maker (AMM) to manage liquidity. Launched in January 2020, Curve is now synonymous with the decentralized finance (DeFi) phenomenon, and has seen significant growth in the second half of 2020

**SHR** – ShareRing aims to make sharing and renting services quicker and simpler for everyone by creating an accessible and sustainable global ecosystem for the sharing and renting economies. It aims to become the world's trusted marketplace for the sharing community. ShareRing has reportedly developed a number of blockchain supported modules such as bookings management, self-sovereign identity, reviews, dispute resolution, reward system, and a stable coin that facilitates low FX payments in fiat and a number of cryptocurrencies