

# HOLD ON FOR DEAR LIFE

by *Annelise Osborne*

INTERVIEWER TIP SHEET

## 20 Questions for Podcast, Print, Panel & Media Interviews

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### ABOUT THIS TIP SHEET

This document is designed to help journalists, podcast hosts, literary festival moderators, and media interviewers prepare for conversations with Annelise Osborne about her debut novel *Hold On for Dear Life*. The 20 questions are organized into five thematic sections and move naturally from the book's world into Annelise's personal story. Each question is followed by an optional interviewer note suggesting what the question is designed to unlock.

These questions work across all formats — podcast, print profile, panel discussion, and broadcast. They are suggestions, not scripts. The best interviews follow the conversation.

### ABOUT THE AUTHOR

Annelise Osborne is a capital markets executive, author, and thought leader working at the intersection of traditional finance and digital assets. She is the author of two books: *From Hoodies to Suits: Innovating Digital Assets for Traditional Finance* (Wiley, 2024), the bestselling institutional guide to digital asset adoption in capital markets, and *Hold On for Dear Life* (Amazon KDP, 2026), her debut novel set at the height of the 2017 cryptocurrency boom.

Annelise brings more than 20 years of institutional finance experience to her writing, including a decade at Moody's Investor Service as SVP and Team Leader responsible for rating \$400 billion in commercial real estate securities, and senior leadership roles at Kadena, Arca Labs, and Propellr — a FINRA-registered digital asset broker-dealer.

### Key Credentials at a Glance

- ▶ Moody's Investor Service — SVP & Team Leader, \$400 billion in rated CMBS securities
- ▶ Author: *From Hoodies to Suits* (Wiley, 2024) — Bestseller
- ▶ 2025 Stevie Award Winner — Thought Leadership
- ▶ Innovate Finance Women in FinTech Powerlist — Hall of Fame (2025)
- ▶ Proposed for two public company boards — ISS recommended
- ▶ 40+ speaking engagements in 2025: Consensus, Davos, Singapore, Amsterdam, DC
- ▶ Guest lecturer: Columbia University, NYU, William & Mary, Fordham, Baruch, Fudan
- ▶ MBA — Columbia Business School · BA Economics — William & Mary

### Contact for Interview Bookings

atosborne@gmail.com

linkedin.com/in/annelise-osborne-7611176

anneliseosborne.com

## ABOUT THE BOOK

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Hold On for Dear Life is a debut novel by Annelise Osborne, set at the height of the 2017 cryptocurrency bull run and its brutal aftermath. Three MIT graduates — Charlie, Jack, and Nik — build a peer-to-peer trading platform called Advantage, raise thirty million dollars in a single night, and then watch everything they built nearly disappear in a market crash, a hack, a four-million-dollar secret trade, and a kidnapping.

It is not a novel about cryptocurrency. The market is the pressure. The people are the subject. At its heart, Hold On for Dear Life is a story about ambition, friendship, and what survives when everything else burns — told through four characters whose arcs are distinct, human, and impossible to look away from.

*“The only executive who has lived both sides of the trade — and turned it into a novel that gets every room, every decision, and every 3AM exactly right.”*

### Publication Details

- ▶ Title: Hold On for Dear Life
- ▶ Author: Annelise Osborne
- ▶ Publisher: Amazon Kindle Direct Publishing (KDP)
- ▶ Publication date: Summer 2026
- ▶ Format: Paperback and eBook
- ▶ Genre: Literary Fiction / Financial Thriller
- ▶ Comparable titles: Bad Blood · The Social Network (Mezrich) · Daisy Jones & The Six · Fleishman Is in Trouble

## THE 20 QUESTIONS

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Use these questions in any order. The five sections can be treated as natural conversation arcs for longer-form interviews. For shorter formats — a 20-minute podcast or a brief print Q&A — we recommend one question from each section.

### 1. THE BOOK & ITS WORLD

**1. Hold On for Dear Life is set inside the 2017 cryptocurrency bull run — a world you know from the inside. How much of what happens in the novel is drawn from things you actually witnessed?**

*Note for interviewer: This is a strong opener for any format — it establishes Annelise’s authority and signals to the audience that this is not a speculative novel but one written from deep inside experience.*

**2. The novel makes the crypto world feel completely real without ever overwhelming the reader with technical detail. How did you decide how much to explain and how much to trust the reader?**

*Note for interviewer: Opens a conversation about craft and accessibility — good for literary audiences and podcast listeners who may not be crypto-native.*

**3. The Advantage whitepaper’s first line — financial systems should serve people, not the other way around — is the moral spine of the entire novel. Where did that conviction come from for you personally?**

*Note for interviewer: Bridges the novel’s theme to Annelise’s real-world career and beliefs. Often produces the most personal and memorable answers.*

**4. The book is set in a very specific moment — 2017 to 2019. Why was that window so important to you, and what does it capture about ambition and belief that a different era couldn’t?**

*Note for interviewer: Good for audiences interested in financial history and the cultural moment of the crypto bull run.*

**5. You wrote the definitive non-fiction guide to digital asset adoption in From Hoodies to Suits, and now you’ve written a novel set in the same world. What does fiction allow you to do that non-fiction couldn’t?**

*Note for interviewer: Excellent for literary festival panels or print profiles — surfaces the distinction between explaining a world and inhabiting it.*

## 2. THE CHARACTERS

**6. Charlie, Jack, and Nik are three very different relationships to ambition — mission-driven, precise and quiet, and performed certainty. Which of the three did you find most difficult to write honestly?**

*Note for interviewer: Invites Annelise to discuss character construction and her own relationship to ambition. Usually produces a candid and surprising answer.*

**7. Jack Windsor is the character readers seem to respond to most powerfully. She carries her feelings for Charlie for three years under ‘not actionable.’ What made you want to write a character whose discipline is both her greatest strength and her greatest cost?**

*Note for interviewer: The Jack question. Ideal for BookTok-adjacent audiences, women’s fiction readers, and anyone interested in the emotional core of the novel.*

**8. Nik’s 3AM trade is not presented as straightforward greed — it’s something more complicated and more human than that. How did you find your way into understanding why someone like Nik makes the decision he makes?**

*Note for interviewer: Good for business and finance audiences — the question of self-deception in high-stakes decisions is universally relatable.*

**9. Maya Reyes could easily have been written as a complication or an obstacle, but she is one of the most self-aware characters in the book. Why was it important to you to give her that kind of honesty and dignity?**

*Note for interviewer: Surfaces the feminist underpinnings of the novel — good for literary and women’s interest audiences.*

**10. After the crisis, the characters scatter — Nik goes to Los Angeles to find himself, Charlie and Jack go to Singapore for a fresh start — before coming back together to rebuild. What does that dispersal and return mean to you thematically?**

*Note for interviewer: Good structural question that reveals the novel’s optimism — useful for audiences who want to understand the emotional arc before committing to read.*

## 3. THE EMOTIONAL CORE

**11. The Bahamas dock scene — Charlie taking Jack’s hand in the water, Maya’s voice cutting across — is one of the most agonising near-misses in recent fiction. What were you trying to capture in the gap between what almost happened and what actually did?**

*Note for interviewer: A favourite for book club and literary festival contexts. The scene is widely discussed and gives Annelise room to talk about restraint as a narrative tool.*

**12. Jack gives herself exactly thirty seconds in the bathroom during the kidnapping to feel what she is actually feeling. Why thirty seconds — and why does the restraint of it matter so much to the story?**

*Note for interviewer: A beautifully specific question that rewards close readers and signals the novel’s precision to potential readers.*

**13. The novel suggests that the cost of the unspoken is not just personal — it shapes decisions, distorts teams, and allows situations to drift further than they should. Is that something you believe is true beyond fiction?**

*Note for interviewer: Opens into a broader conversation about communication, leadership, and professional relationships — good for business podcast audiences.*

**14. Rosa’s phone call opens the novel and closes it. The reader knows the ending before the story begins. Why did you choose to structure the book that way, and what do you want that structural choice to do to the reader?**

*Note for interviewer: A craft question that also surfaces the novel’s emotional thesis. Good for literary audiences and anyone interested in narrative structure.*

**15. The title Hold On for Dear Life works on multiple levels — the company, the mission, the relationship, the self. When you settled on it, which meaning were you thinking about most?**

*Note for interviewer: A natural conversation-opener for any format. The title is memorable and the question invites reflection on what the novel is truly about.*

## 4. YOU AS THE AUTHOR

**16. You spent twelve years at Moody's rating \$400 billion in structured finance securities and then crossed over into the digital asset world. How did that specific journey — from TradFi to DeFi — shape what this novel is about?**

*Note for interviewer: The career question — allows Annelise to connect her professional biography directly to the novel's themes. Strong for business and fintech audiences.*

**17. From Hoodies to Suits was about educating the institutional world on digital assets. Hold On for Dear Life is a novel. What made you want to tell this story in fiction rather than another non-fiction framework?**

*Note for interviewer: A natural follow-up to Question 5 for longer-format interviews — good for audiences curious about the decision to write fiction.*

**18. The 3AM trade Nik places is written with a level of interior logic that makes it feel completely real. Is there a moment in your own career where you understood the specific self-deception that decision requires?**

*Note for interviewer: The most personal question on the list. Best used in longer-format podcast conversations where trust has been established. The answer is always memorable.*

**19. The novel is deeply optimistic underneath everything that goes wrong — the ending is a phone call from Manila, not a tragedy. Was that always the ending, or did you have to find your way to it?**

*Note for interviewer: Good closing question for literary audiences — surfaces the author's worldview and the emotional intention behind the book.*

**20. You are a thought leader, a capital markets executive, a non-fiction author, a speaker, and now a novelist. What do you want Hold On for Dear Life to do that none of those other platforms could?**

*Note for interviewer: The big closing question. Works for any format and gives Annelise the space to articulate the novel's ultimate purpose. Often produces the most quotable answer of the interview.*

### QUICK REFERENCE — QUESTIONS BY FORMAT

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#### Short Format (15–20 minutes)

Questions 1, 7, 13, 18, 20 — one from each section. Opens with the world, goes to character, surfaces the universal theme, gets personal, closes big.

#### Podcast (45–60 minutes)

Questions 1, 3, 5, 7, 8, 11, 13, 16, 18, 20 — a full arc from world to character to craft to personal. Follow the conversation; these are starting points.

#### Literary Festival Panel

Questions 5, 7, 9, 11, 14, 15, 19 — craft, character, structure, and emotional intention. This selection positions the novel in the literary fiction tradition.

#### Business / Fintech Podcast

Questions 1, 3, 8, 13, 16, 17, 18, 20 — grounds the novel in professional experience and draws out the business and leadership themes.

#### Print Profile / Q&A

Questions 3, 7, 15, 18, 20 — five questions that produce the most memorable written answers. Each one invites a response that works as a standalone quote.

#### BookTok / Instagram / Social Media

Questions 7, 11, 15, 19 — emotional, specific, and shareable. These questions produce answers that work as short video content and social quotes.