

## This Lesson Includes

What is Bitcoin Halving.

- When to buy and sell fo
- Setting up your wallet with a perfect balance.
- What is the Exchange how does this help me

What is Bitcoin Bitcoin Halving

Every 4 years bitcoin halving happens what is this?

New bitcoins are issued by the Bitcoin network every 10 minutes. For the first four years of Bitcoin's existence, the amount of new bitcoins issued every 10 minutes was 50. Every four years, this number is cut in half. The day the amount halves is called a "halving" or "halvening". In 2012, the amount of new bitcoins issued every 10 minutes dropped from 50 bitcoins to 25. In 2016, it dropped from 25 to 12.5. In the most recent May 11, 2020 halving, the reward dropped from 12.5 to 6.25 BTC per block.

In the 2024 halving, the reward will drop from 6.25 BTC per block to 3.125 BTC This means by 2025 the bull run will start so if you buy in 2022 as history proves time and time again buying while the market is in fear is where you will gain most profits selling at the end of the bull run.

Andrew Kiernan

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Nothing herein shall be construed to be financial legal or tax advice.

Trading cryptocurrencies poses a considerable risk of loss



2023 is us coming out of the Bear Market you need to buy now!

### Lets break this down with a simple chart

Sell it all get out now know the sign take your profits

**BUY!** = Buy at cost because the bull are running

Accumulate = Dollar cost average This is going to me emotional

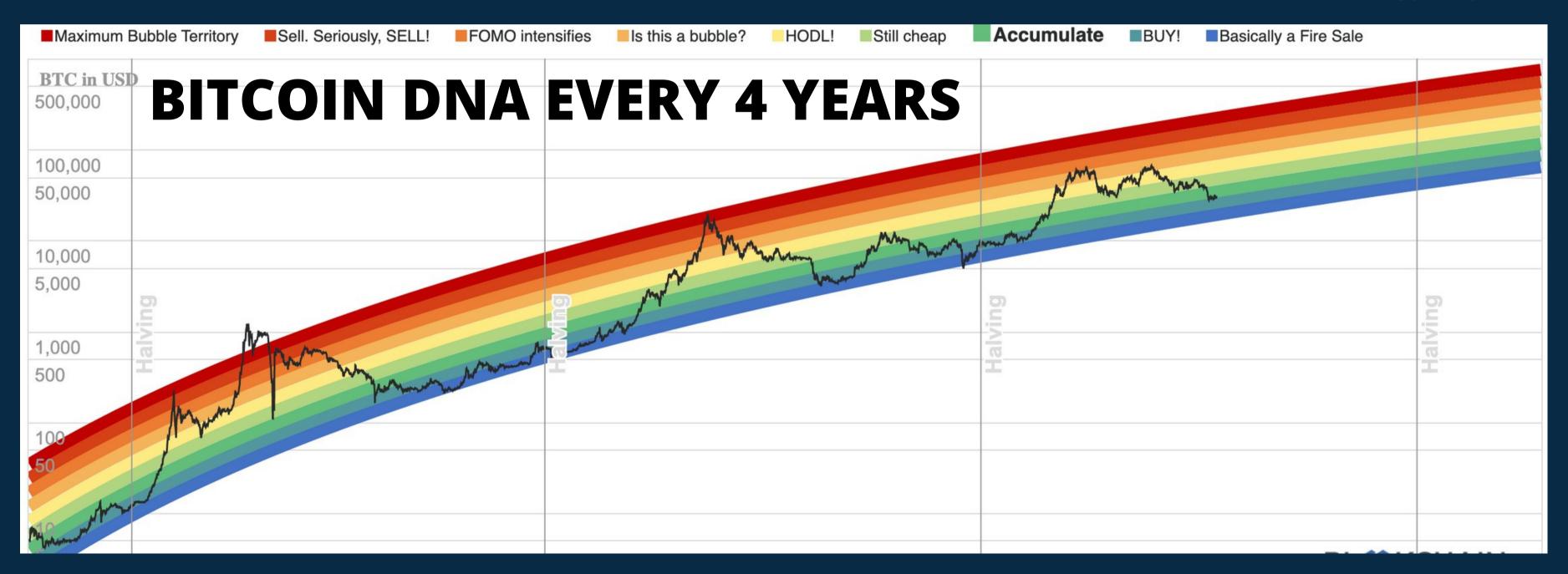
Fire Sale = Bear market get everything IS ON SALE RIGHT NOW!

Year 2025

Year 2024

Year 2023

Year 2022



## How to understand Bitcoins DNA every 4 years how does this effect me?

What is the Significance of the Bitcoin Block Halving?

The halving decreases the amount of new bitcoins generated per block. This means the supply of new bitcoins is lower, making buying more expensive.

In normal markets, lower supply with steady demand usually leads to higher prices. Since the halving reduces the supply of new bitcoins, and demand usually remains steady, the halving has usually preceded some of Bitcoin's largest runs.



As this chart shows also as bitcoin increases or decreases so does the whole crypto market this means if you understand the DNA of bitcoin you are ready to enter and exit perfectly

## So lets set up the wallet

Wait so what's a wallet how do I know what one to choose?

Well let me be the first to tell you that you're not the only one to think or say this. So lets look at all the wallets first is the most impotent words now NOT YOUR KEYS NOT YOUR CRYPTO don't worry this will all make sense

soon I promise you.







## Hot and Cold Wallets Both will store NFT and CRYPTO

Internet connectivity defines a wallet in terms of hot or cold. Hot wallets are connected to the Internet and thus are less secure and pose more risks but are user friendly. Cold wallets, on the other hand, are stored offline and don't require internet connectivity. Thus, improved security and less risk. When compared to a safe or a vault, more substantial sums of money can be stored than that in a carry around a wallet. Hot wallets are more likely to be used for daily transactions and cold wallets for more long-term holdings. Hot wallets are easy to set up, and the funds are quickly accessible. Traders conveniently use them. Cold wallets are hack resistant, and thus the cold storage is suitable for HODLers. As a protection method, only a small percent is stored in hot wallets while being able to trade directly from their cold storage devices.

### Hardware wallets

Hardware wallets are hardware devices that individually handle public addresses and keys. It looks like a USB with OLED screen and side buttons. It is a battery-less device and can be connected to PC and accessed by native desktop apps. It cost up to 70-150 dollars, but it is worth it. They have received a mixed response. They are more secure than hot wallets and user-friendlier than paper wallets but less than web and desktop wallets. They are available in different forms and offer reasonable amounts of control. They are difficult for beginners to use when the investment is significant. Most popular hardware wallets are Ledger Nano S and Trezor.

To buy the device

https://www.ledger.com https://trezor.io Andrew Liernan

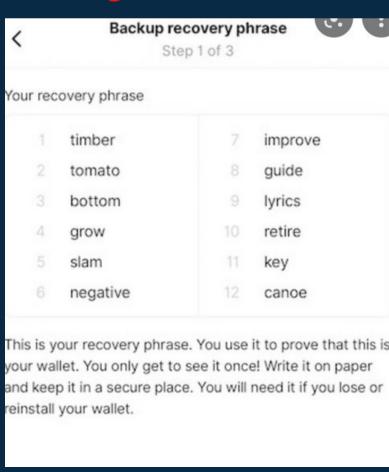
### Hot Wallets

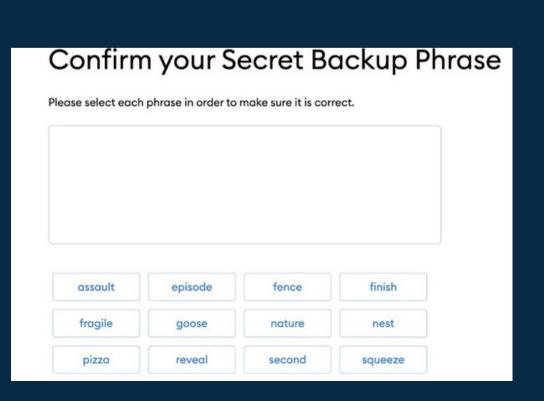
Mobile wallets are just like desktop wallets made but made for smartphones. They are quite convenient as it uses QR or Address for transactions. They are suitable for daily operations but are vulnerable to malware infection. Encryption of mobile wallets is necessary. They are practical and can be used on the go but open to viruses. Some mobile wallets are Trust wallet or MetaMask to set them up you will be given 12 word seed phase like on the next page remember to store this in a safe place its your keys like the key to your safe!

Your Secret Recovery Phrase is a unique 12 or 24 phrase that is generated when you first set up your wallet. Your funds are connected to that phrase. If you ever lose your password, your Secret Recovery Phrase allows you to recover your wallet and your funds if you lose the Phrase you lose your funds! anyone who has your Phrase has your Funds! When setting up you will be asked to enter the Phrase as you were given it number in order 1-12 or 24 you must enter it to confirm your new wallet.

Please note your Phrase will work on both wallets

App Desktop Metamask





Trust wallet or

## How to balance the wallet

How do you build a well-balanced crypto portfolio? Although investing in cryptocurrency can be a volatile ride, the basic principles of asset allocation and diversification still come into play when you build a solid crypto portfolio. By investing in different types of crypto, you can set an asset allocation that reflects the amount of risk you're comfortable with, and the potential gains you're hoping to achieve to reach your financial goals.

### What Is a Crypto Portfolio?

Any investor interested in building the best crypto portfolio for themselves would be wise to remember that even as crypto usage becomes more popular, it can still be a very volatile investment. This fact should be top-of-mind as you create a balanced crypto portfolio, because unlike a traditional investment portfolio a crypto portfolio contains a single asset class that has a higher risk profile overall.

With that in mind, you can consider different types of crypto for portfolio diversification, which helps to manage risk, including so-called stablecoins, which are pegged to a fiat currency like the dollar, yen or euro, and as their name might imply they typically don't have the same fluctuations in value as coins, altcoins, and tokens.

Also bear in mind that as of September 2021, cryptocurrencies remain largely unregulated in the United States and in many parts of the world. As that changes, and cryptocurrencies receive greater regulatory scrutiny, that could affect the valuations of different coins — which in turn might require you to rebalance your portfolio.

With that in mind, potential crypto investors may want to learn as much as possible about investing in cryptocurrency before putting their money on the line.

### **Crypto Investing Basics**

Ready to invest in crypto? Make sure you can answer the question "what is cryptocurrency?" before you put your money toward this asset. Here's a quick review:

- Cryptocurrency is a digital currency used in financial transactions between individuals or entities that doesn't require going through a bank, or another third party.
- \* Typically, cryptocurrencies are created using transparent distributed ledger technology called blockchain, and peer-to-peer review. Coins are encrypted using specialized computer code called cryptography.
  - Depending on the specific cryptocurrency, units are sometimes known as tokens, and they're sometimes referred to as coins you may have also heard the term "altcoins," which refers to the coins developed as alternatives to bitcoin.
- Tokens or coins are stored in a "wallet," accessible with public and private keys that allows users to interface with others.
- Investors can purchase tokens, or shares of tokens, on major online crypto exchanges by connecting a bank account and going through a verification process similar to opening an account to trade stocks or other securities.

### Diversifying a Crypto Portfolio

There are thousands of cryptocurrencies out there — estimates range from about 9,000 coins to over 12,000 — with a total market capitalization of nearly \$2 trillion, as of October 2021. There are a few leaders in the crypto world, as measured by market cap, including Bitcoin, Ethereum, Cardano, Dogecoin, and Litecoin.

A crypto portfolio may contain one or more of these cryptocurrencies.



# How to Build the Best Crypto Portfolio

It pays to do your research before building a crypto portfolio — especially if you want to put together the best crypto portfolio for your individual goals and risk tolerance. Here are some ways to get started:

- Keep tabs on current crypto values. CoinMarketCap and Live Coin Watch can be good places to start to see what cryptocurrencies are available, and the values at which they're trading.
- Read the research. Some crypto platforms publish white papers or other research reports, like the Bitcoin white paper published in 2008 that jump started the crypto revolution. These reports often explain how a cryptocurrency works, what it's designed to do, and a roadmap for the currency.
- Pay attention to how a currency is (or will be) used. What gives a particular crypto currency its value? A currency that ultimately has no concrete use may not be valuable in the future, versus a currency that is predicated on innovation or developing new systems or technologies.
- Follow news and events involving cryptocurrency. Even among the most established currencies like Bitcoin, things can change fast, and the news cycle can affect values. Staying up to date can help investors make informed decisions about trading crypto.
  - Consider stop losses. Because the cryptocurrency market can be volatile, it may be a good idea to set some guardrails around your investments, such as stop loss orders. Stop losses are orders to sell an asset when it falls to a certain price. Setting stop losses on cryptocurrencies may help protect investors from taking too big of a hit to their crypto portfolio's value, should prices drop.

## The Takeaway

There are thousands of cryptocurrencies on the market right now, which means that despite the overall volatility of the crypto market, it's possible to build a balanced crypto portfolio that suits your goals, time frame and risk tolerance. As with any investing portfolio, it's important to research the different types of crypto, and put together a portfolio that suits your needs and investing personality.

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But don't worry I made it so easy for you on the next page.

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## Wallet should be made up of 100% like this

25% Should be made up of Bitcoin & ETH

- 35% of your portfolio should be made up of the big cap crypto utility and smart contracts XDC /ETH /BNB/ SOL/ ADA/ XRP/ CRO/ ALGO/ HBAR/ XLM/ AMP/ POLY/ COSMOS/ VCHAIN
- 10% of your portfolio should be made up of Defi & Al Crypto
- 10% of your portfolio should be made up of Layer 1 and 2 crypto
- 10% of your portfolio should be made up of stable coins USTD/USDC/DAI meta
- and gaming projects as this seems to be where we are heading /Axie Infinity /
- Mana / Sand Box /Enjin
- 8% of your portfolio should be made up of your lower market cap crypto Zilliqa /BTTC /SXP/ARB/HEX/
- 2%of your portfolio should be made up your Meme crypto like poo coin / Doge Shiba Inu flokie and TAMA

## What is a Crypto Exchange

Kraken, Coinspot, Binance MEXC, Digital Surge— we're not talking about mythical creatures or the Internet's latest buzzword. These are all cryptocurrency exchanges — digital marketplaces where you can buy and trade crypto.

You can't just buy crypto from your bank or investing firm yet. Once you've decided you want to buy some Bitcoin, Ethereum, or another cryptocurrency, you'll need to create an account on a crypto trading platform to exchange your dollars (or other currency) for digital assets. Some, like Coinbase, have been around since the early days of Bitcoin, when there was far less oversight into how crypto was bought, sold, and traded. Others, like Robinhood and PayPal, are better-known for other services, and have only recently allowed customers to trade crypto within their existing accounts.

Here's what you need to know about why choosing the right crypto exchange is important, and the details experts recommend evaluating before making your choice.

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## What is a Crypto Exchange in detail

A crypto exchange is a platform on which you can buy and sell cryptocurrency. You can use exchanges to trade one crypto for another — converting Bitcoin to Litecoin, for example — or to buy crypto using regular currency, like the Dollar. Exchanges reflect current market prices of the cryptocurrencies they offer. You can also convert cryptocurrencies back into the Dollar or another currency on an exchange, to leave as cash within your account (if you want to trade back into crypto later) or withdraw to your regular bank account.

There's no one crypto exchange that's best for every user, says Tyrone Ross, a financial advisor and CEO of Onramp Invest, a crypto investment platform for financial advisors. Instead, he says it helps to evaluate your own interests when it comes to crypto, and find an exchange that aligns with your goals. For example, maybe you're looking for a specific coin, or you want to continue learning more as you get into crypto investing.

"Am I looking for something like Casa, because Casa does a lot of work for me and I don't have to worry about a public and private key? Am I going to Gemini, because Gemini has this weird coin that I want and they'll allow me to buy it? Or am I going to Coinbase because Coinbase has these really cool tools that allow me to learn and earn crypto?"

## What does the Exchange offer me

What to Look for in an Exchange Accessibility

Your location may prevent you from buying and selling crypto on certain exchanges due to state or national regulations. Some countries, like China, have banned citizens from accessing crypto exchanges at all.

In the United States, there's a lot of regulatory uncertainty around cryptocurrency, and some states have instituted their own regulations. For example, New York requires exchanges to obtain a BitLicense before they can operate within the state and only allows licensed companies to offer certain approved coins. Most other states don't have regulations as strict as New York, but many do regulate in some way, or are taking steps to do so. Thirty-one total states have pending legislation regarding digital currencies in their 2021 legislative sessions, according to the National Conference of State Legislators.

You can often find information about the geographic limitations of an exchange — as well as related accessibility factors, like national currencies accepted — on its website or within the terms of service.

#### Security

Cryptocurrency isn't backed by any central institution, and your cryptocurrency holdings aren't protected the same way as money in the bank or traditional investments. Some exchanges, like Coinbase and Gemini, keep any balances in Dollars you hold with them in FDIC-insured bank accounts. But FDIC insurance doesn't apply to cryptocurrency balances.

### How safe is it to leave your crypto in an exchange?

Well I did say if you remember this famous word NOT YOUR KEYS NOT YOUR CRYPTO this is the true fact when you leave your crypto on the Exchange you risks 3 problem's

Exchange running off with all you crypto like what happen in TECH Turkish crypto exchange boss goes missing, reportedly taking \$2 billion of investors' funds with him.

Crypto exchange's may go insolvent or Voluntary insolvent this means you may lose all your funds due to this as non secure investor we seen this happen in 2023 with FTX

## Conclusion

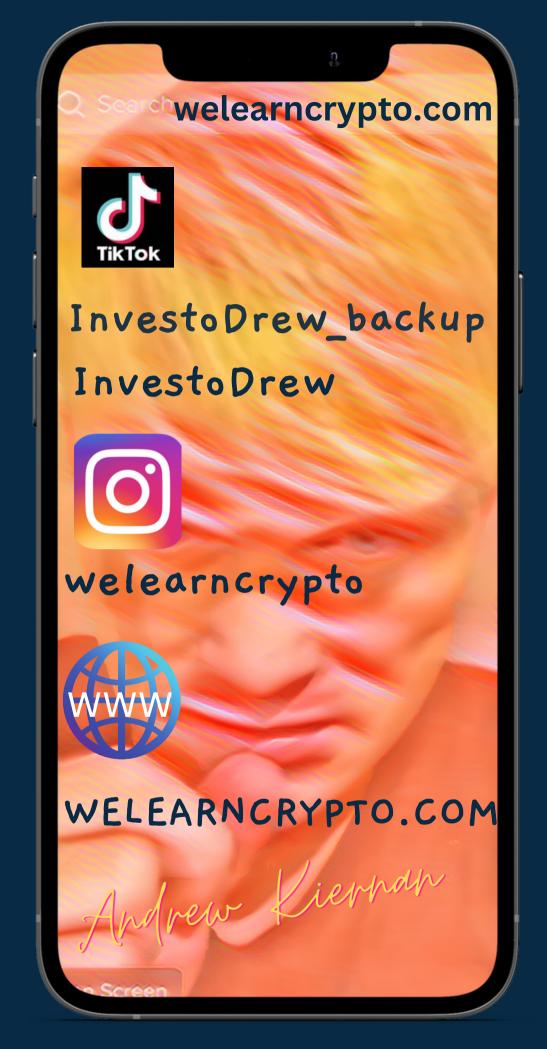
You should only use the Exchange to buy crypto then send it to your hot or cold wallet for safe keeping

What is a Custodial Wallet?

A Custodial Wallet is defined as a wallet in which the private keys are held by a third party. Meaning, the third party has full control over your funds while you only have to give permission to send or receive payments.

What is a Non-Custodial Crypto Wallet?

It is a type of Blockchain wallet that lets you be your own bank. This implies that users have full control over their funds and on the associated private key.



### I hope you paid attention



regards

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Want to learn? join up now



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