ANIMUS
TECHNOLOGIES

The Automated Crypto IRA

A Systematic Approach to Digital Assets in Retirement

Investing in cryptocurrency should be driven by data, discipline, and technology, not emotion.

01 — FOREWORD

From The Founder

Investing in cryptocurrency should be driven by data, discipline, and technology, not emotion.

That conviction is the foundation of everything we build at Animus Technologies. We are a cryptocurrency research and investment platform developing proprietary, AI-driven trading strategies: a systematic way to access one of the fastest-growing asset classes in the world.

We created Animus because we recognized how difficult it is for most investors to navigate crypto on their own. These markets are highly volatile, operate around the clock, and are influenced by countless factors that can seemingly shift in an instant. For most people, keeping up with that pace simply isn't realistic.

So we built a systematic solution powered by AI. Our proprietary algorithms collect and analyze massive amounts of public and private market data from around the world: investor sentiment, technical indicators, and both macroeconomic and geopolitical developments, processed in real time. Every hour, our AI engines proactively respond to the changes in risks and opportunities, automatically allocating client portfolios between Bitcoin, Ethereum, and cash. Because the process is fully automated, it removes the influence of fear and greed, adapting to market conditions 24 hours a day, 365 days a year.

We have been researching, refining, and validating this approach since 2017. The result is a proven, award-winning process that brings institutional-grade technology and risk management directly to individual investors. Rather than simply buying and holding through every market cycle, our strategy actively manages volatility, reduces downside exposure, and capitalizes on opportunities as they emerge.

This guide is written for the full spectrum of IRA investors. If you are new to digital assets, it offers a professionally managed entry point that removes the burden of going it alone. If you are an experienced investor, it offers a disciplined way to enhance an allocation you already believe in.

Either way, our goal is simple: a disciplined, professionally managed path to cryptocurrency exposure — combining the latest themes in technology, active risk management, and attractive long-term growth potential, all within a tax-advantaged IRA account.

Maximilian Pace

CHIEF EXECUTIVE OFFICER, ANIMUS TECHNOLOGIES

The Case for Crypto: A Digital Alternative

Cryptocurrencies are digitally native assets: secured by cryptography, operated on decentralized networks, and transferable anywhere in the world without an intermediary. In little more than a decade, the asset class has grown from an experiment into a multi-trillion-dollar market held by individuals, institutions, and governments.

The demand behind that growth is not an accident. Decades of monetary expansion have eroded the purchasing power of every major currency, and savers increasingly question how governments manage fiscal and monetary policy: deficits, debt, and the quiet tax of inflation. Digital assets answer a genuine need: a store of value whose supply no government can expand, held on networks no single institution controls. What began as a fringe conviction has become a mainstream hedge.

Two assets anchor the asset class.

Bitcoin BTC

The original digital asset, with a fixed supply of 21 million: the "digital gold" store-of-value thesis. Bitcoin is the most liquid and most institutionally adopted crypto asset, now accessible through regulated investment products and held on corporate and sovereign balance sheets.

Ethereum ETH

The leading smart-contract platform: programmable money, and the settlement layer for decentralized finance, tokenized assets, and Web3 applications. Its value is driven by network utility rather than pure monetary premium: a fundamentally different return driver from Bitcoin.

Why These Two

Bitcoin and Ethereum are the two largest, deepest, and most institutionally accepted digital assets — the only ones with the market maturity, the liquidity to support significant investment, and the reliable data history required to build robust, scalable systematic models. Together they capture the two dominant theses in the asset class: sound digital money, and programmable finance.

Built For What Comes Next

Attention follows price. Adoption is the better signal, and it has compounded through every cycle. These assets carry properties that finance is steadily reorganizing itself around: money that cannot be diluted, value that settles instantly anywhere, and markets that run on code instead of intermediaries.

/ 01

Absolute Scarcity

Bitcoin's supply is fixed by code. No committee can expand it, and no policy can dilute it, a property no currency and no commodity can claim.

/ 02

Always-On Settlement

Value moves anywhere in the world in minutes, without banks, borders, or business hours. The rest of finance is rebuilding itself around this standard.

/ 03

Programmable Finance

Ethereum turns money into software: lending, trading, and settlement executed by code. Tokenized versions of traditional assets already settle on its rails.

/ 04

Beholden to No Issuer

Owned by no one and available to everyone, the networks answer to mathematics rather than management; there is no balance sheet behind them to fail.

Through every drawdown, the underlying networks have grown: more users, more developers, more value settled, more institutions building on top. Hundreds of millions of people worldwide now hold digital assets, mirroring the adoption curve of the internet in the late 1990s: a technology whose usefulness did not rise and fall with the price of its stocks.

The Forces Driving Adoption

Digital assets have crossed the threshold from speculative frontier to institutional market. An increasingly defined U.S. regulatory framework, qualified custody, and regulated investment products have opened the asset class to traditional capital, and the institutions have moved.

- The largest U.S. financial institutions now offer regulated digital asset products, and the first spot Bitcoin ETFs rank among the most successful fund launches in history.[‡]
- Governments have moved from observers to holders: the United States established a Strategic Bitcoin Reserve, and public companies and sovereign funds carry Bitcoin on their balance sheets.
- Hundreds of millions of people worldwide hold digital assets, and major wealth platforms now permit their advisors to recommend regulated crypto products to clients.

Nations, corporations, banks, and policymakers alike now treat digital assets as a question of strategy, no longer one of legitimacy.

Regulatory Clarity

A defined U.S. framework allows institutions, family offices, and retirement investors to participate through compliant structures.

Mature Infrastructure

Qualified custody, institutional execution, and professional management now exist — participation no longer requires self-custody or unregulated platforms.

‡ References to third parties reflect publicly available historical information and do not constitute endorsements of Animus Technologies or of any investment.

The Challenges of Investing in Digital Assets

Four structural challenges emerge from the nature of the asset class itself.

01	**Markets Never Close**	Digital assets trade 24 hours a day, 365 days a year. Major moves happen overnight, on weekends, on holidays. There is no closing bell to protect a position. An ever-open market requires precise, measured management at a pace and consistency that humans cannot provide.
02	**Extreme Volatility**	Digital assets have historically experienced drawdowns far deeper than equities: declines that can erase years of gains, and that are psychologically brutal to hold through. For most investors the only real option has been buy-and-hold, which does nothing to address that underlying volatility, making the asset class difficult to include in a retirement portfolio.
03	**Information Overload**	Market moves are decided across the globe, in multiple languages and time zones — market structure, blockchain activity, sentiment, macroeconomic events. No individual can monitor it all.
04	**Emotion Is the Enemy**	Fear sells bottoms; greed buys tops. Volatile, always-open markets are engineered to trigger the worst instincts of human decision-making.

Navigating this asset class with consistency over time requires advanced monitoring, specialized expertise, and unwavering discipline: resources most individual investors, historically, do not have.

The Animus Approach

Animus Technologies develops and deploys AI-driven trading strategies at institutional scale. Our proprietary systems combine advanced data sourcing with machine learning to navigate digital asset markets with precision, an approach we have researched and refined since 2017. The system works in three stages:

DATA AGGREGATION

More than 150,000 sources in 70 languages, ingested every hour, across four signal families:

- Market data & technical analysis
- On-chain fundamentals
- Textual data & social sentiment
- Macroeconomic sentiment

→

PREDICTIVE MODELING

The data is distilled into a final signal per asset: the short-term expectation for its performance. One independent model per asset.

→

AUTOMATED ALLOCATION

Every hour, the signal is translated into portfolio exposure across BTC, ETH, and cash, and trades execute automatically to reach it.

Meeting Challenges with Technology

MARKETS NEVER CLOSE

Always-on automation — operating and reallocating every hour, 24/7/365. It watches while you sleep.

EXTREME VOLATILITY

Active risk management — downside exposure is managed hourly. The system moves to cash automatically to mitigate risk.

INFORMATION OVERLOAD

Machine-scale processing — more than 150,000 sources distilled into one clear signal per asset.

EMOTION IS THE ENEMY

Rules-based execution — every decision made by tested rules. No fear to sell a bottom, no greed to buy a top.

The Animus platform is a set of tools designed to structurally address these challenges, allowing us to capture volatility, reduce risk, and capitalize on opportunity as it emerges.

Experience Across Market Cycles

● LIVE

The Legacy Bitcoin Strategy

Live traded since December 2020, the Legacy Bitcoin strategy has compounded through five-plus years and multiple full market cycles, run with no leverage, no margin, and no shorting. Over that period it returned **452.7%**, against **205.3%** for Bitcoin itself.

452.7%	2.2×
TOTAL RETURN SINCE INCEPTION*	BITCOIN'S RETURN, SAME PERIOD*

It delivered that outperformance while taking on less risk than holding outright, with a shallower worst decline and stronger risk-adjusted returns than Bitcoin over the same period.

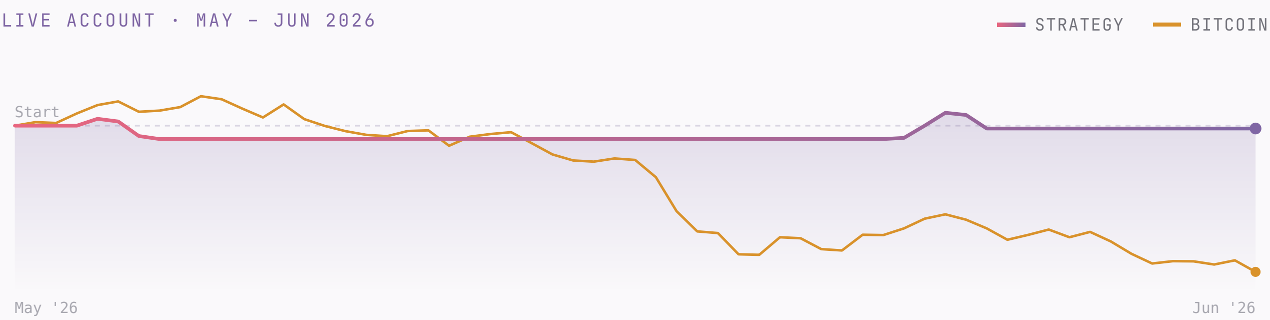
* Legacy Bitcoin strategy live performance, December 2020 – July 1, 2026, versus holding Bitcoin over the same period. Historical results; past performance is not indicative of future results.

● LIVE · SINCE MAY 2026

Current Strategy

We refine our strategies continuously; the current generation went live May 1, 2026. Its first two months were a live test of exactly what active management is for: a sharp market decline. As Bitcoin fell roughly a quarter, the strategy held its value nearly flat.

LIVE ACCOUNT · MAY – JUN 2026



-0.5%	-5.6%	15.1%
TOTAL RETURN†	MAX DRAWDOWN†	VOLATILITY (ANN.)†
Bitcoin: -25.1%	Bitcoin: -28.7%	Bitcoin: 35.2%

† Current-generation strategy live account performance, May 1 – June 30, 2026, versus holding Bitcoin over the same period. A live track record of this length is short and not necessarily representative of longer-term results. Past performance is not indicative of future results — see Important Disclosures.

Nearly a Decade of Experience

2017 **R&D Begins**

First research into AI-driven price prediction for Bitcoin.

2020 **Bitcoin Alpha Strategy Launches**

The flagship strategy goes live with real capital in December — the start of the live track record.

2022 **Seed Round**

Institutional seed investment follows sustained outperformance of Bitcoin.

2023 **Proven in Open Competition**

Winner of Bitcoin Magazine's Bitcoin Alpha Competition — the first global Bitcoin trading competition.

2025 **IRA Scale**

Raised approximately $75M in IRA funds across more than 1,500 accounts.

2026 **The Record Compounds**

Surpassed five years of successful live track record.

The Power of a Hedge Fund, Now in Your IRA

The IRA was built for long-term passive holding, which, in an asset class this volatile, means absorbing every drawdown in full. This product changes that: leading-edge hedge fund technology, applied to the IRA investing experience.

More than 1,500 individually managed accounts across every major IRA type run in parallel on the same infrastructure that manages institutional capital — each fully segregated in your own account.

A Unique Structural Opportunity

Active Strategies and IRAs Are a Perfect Structural Fit

An actively managed strategy that rebalances hourly would, in a taxable account, generate a constant stream of taxable events at short-term rates. Inside an IRA, rebalancing creates zero tax drag: the strategy trades as often as conditions demand, and gains compound tax-deferred (Traditional) or tax-free (Roth).

The IRA offers the best of both worlds: the responsiveness of professional active management, and the compounding of a tax-advantaged account. Consult your tax advisor about your individual circumstances.

Long Horizons Suit the Asset Class

Retirement timelines allow investors to look through short-term volatility toward long-term growth.

Structural Discipline

Retirement accounts discourage impulsive withdrawals and panic selling, reinforcing the same discipline the strategy itself embodies.

Every Account Type

Available across Traditional, Roth, SEP, and the other primary qualified IRA account types.

Risk-Managed by Design

The strategy's drawdown reduction is deliberate. Retirement capital calls for managed exposure, not the full volatility of the underlying assets.

Three Ways to Hold Digital Assets

	AUTOMATED CRYPTO IRA ANIMUS TECHNOLOGIES	TYPICAL PASSIVE CRYPTO IRA	SELF-TRADING ON AN EXCHANGE
Management	Professionally managed, AI-driven, hourly reallocation	None — buy-and-hold; all decisions on you	None — all decisions on you
Risk management	Active downside management; cash is a position	Full exposure to every drawdown	Full exposure, plus emotional decision-making
Fee model	2% management + 25% performance fee (high-water mark); trading costs passed through, no markup	Typically 1%+ markup on every trade — fees scale with activity, not results	Retail trading fees and spreads
Alignment	Performance fee only on new net gains — we do well only when you do	Provider profits from trading volume regardless of outcome	—
Tax treatment	Tax-advantaged (IRA)	Tax-advantaged (IRA)	Taxable — every trade is a taxable event
Monitoring	24/7/365, automated	None	You, whenever you're awake

Our Fees, Plainly

2%

ANNUAL MANAGEMENT FEE

Billed 0.5% quarterly on account AUM — covering round-the-clock strategy operation, position management, and reporting.

25%

PERFORMANCE FEE

Assessed annually, subject to a high-water mark — charged only on net new gains above the account's previous peak.

0

TRADING MARKUP

Actual exchange costs passed through with no markup; our institutional trading relationships secure rates below typical retail spot trading.

Beyond covering our costs, we are paid only when we perform. The performance fee ties our outcome to yours, and the high-water mark protects you further: no performance fee is earned until your account exceeds its previous peak. Passive crypto IRA providers, lacking a strategy to charge for, typically monetize through per-trade markups: they earn on activity, not outcomes, and offer no tools that address the structural challenges of the asset class.

Your Assets Never Leave Your IRA

Performance means nothing without sound structure behind it. The Automated Crypto IRA is built on a deliberate separation of roles: Animus manages the strategy, while your assets remain with a qualified, regulated IRA custodian, inside the security, administration, and regulatory framework of your own retirement account. Animus never takes possession of your funds.

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Strategy & Technology

The investment strategy, the models, the automation, and per-account execution and reporting.

YOUR IRA CUSTODIAN

Custody & Administration

Custody of assets, account administration, security, and the retirement account framework — independent of the manager.

How Your Account Is Protected

- **Separately managed.** Your assets are held in your own account, in your name, never pooled with other investors or with Animus capital.
- **Limited authority.** Animus is authorized only to direct trading within the account. We cannot withdraw, transfer, or take custody of your funds.
- **Qualified custody.** Assets remain at all times within the regulated framework of a directed IRA custodian — the same framework that governs every self-directed retirement account.
- **Full transparency.** Every position and every trade is visible in your own account: per-account reporting, not a pooled fund statement.

Directed custodians do not provide investment advice and do not endorse any specific investment. All investment decisions are made by the account holder.

Getting Started

Enrollment is completed through your self-directed IRA custodian; your assets never leave your existing retirement account framework. Full enrollment instructions are provided in a companion document.

Data, discipline, and technology, working for your retirement around the clock.

Institutional-grade technology, built for long-term investors. Crypto, with confidence.

Informational purposes only. This document is provided for informational purposes only and does not constitute an offer to sell, or a solicitation of an offer to buy, any security or investment product. Nothing herein constitutes investment, legal, or tax advice. You should consult your own investment, legal, and tax advisors before making any investment decision.

Past performance. Past performance is not indicative of future results. All performance references in this document are historical. There can be no assurance that the strategy's investment objectives will be achieved, and results in future periods may differ materially from historical results.

Track record and strategy generations. Performance shown reflects actual trading. The Legacy Bitcoin strategy (live since December 2020) and the current-generation strategy (live since May 1, 2026) are related but distinct strategies; Legacy results are not necessarily indicative of the current strategy's performance. The current strategy's live track record is short and covers a limited range of market conditions; results over such a period are not necessarily representative of longer-term results. Benchmark comparisons to Bitcoin are provided for context; an investor cannot invest directly in an index or a single asset without cost.

Digital asset risk. Digital assets are highly volatile and speculative. Investing in digital assets involves substantial risk, including high price volatility, the potential loss of some or all principal, regulatory uncertainty, market risks, and security risks. An investment in the strategy is suitable only for investors who can bear the loss of their entire investment.

Fees. Accounts are charged an annual management fee of 2% of assets under management, billed 0.5% quarterly, and an annual performance fee of 25% of net new gains, subject to a high-water mark: performance fees are assessed only on net gains above the account's previous highest value. Actual trading costs incurred at the exchange are passed through to the account without markup. Fees reduce returns; see your account agreement for complete fee terms.

Third-party references. References to third parties, including asset managers, financial institutions, and governments, reflect publicly available historical information, are provided for context only, and do not constitute endorsements of Animus Technologies or of any investment.

Custodian. IRA custody and administration are provided by a qualified directed custodian. Directed custodians do not provide tax, legal, or investment advice and do not endorse or recommend any investment or investment provider. Investments are selected solely by the account holder.

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