

# 2019

# CRYPTOCURRENCY

# Investment Report

Our Top 12 Cryptocurrency  
Investment Picks for 2019

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2019

# Crypto Trakker Portfolio

## **Welcome to the 2019 Crypto Trakker Portfolio report!**

In this special report, I will share with you my absolute favorite digital currencies to own in 2019. If the investment returns on these coins over the next few years are anything like what we witnessed in 2017, the results could literally be life-changing.

While I bought my first stock in 1996 and traded my first option in 2002, I didn't invest in my first digital currency until early 2013. Although it may sound strange, that qualifies me as one of the earliest major cryptocurrency investors! You see, many investors ignored digital currencies early on and failed to realize their enormous potential.

As a long-time cryptocurrency investor, I have learned that the name of the game with cryptocurrencies is to research, buy right, and HOLD. While there will be a time to sell in the future, I personally view the present as a time of accumulation. Therefore, all of the coins profiled in this special report are coins that I personally own -- and am holding -- throughout 2019 and very likely beyond. *(Of course, if something fundamentally changes about one of the coins, I could sell. If that happens, you will be alerted in real-time via email.)*

In addition to this special report, you will receive my quarterly commentaries about the portfolio. You will also receive access to our 2019 Cryptocurrency Investing Master Class video, which will help further introduce you to the world of cryptocurrency investing and even show you how to buy your first cryptocurrency. Here's to a promising year in 2019 and beyond for all cryptocurrency investors!

*Many blessings to you and yours!*

**Jerry Robinson**

*FollowtheMoney.com - Founder*



# Crypto Trakker Portfolio

## The End Of The Fiat Monetary System?

Money is perhaps the most powerful idea, substance, or concept in modernity. Some may argue that humanity has created more valuable concepts, say political or religious philosophies. But I would disagree for it is the the very concept of money that provides the initial incentive for man to collaborate. Virtually all man-made religions, philosophies, institutions, and even governments in modernity have become dependent upon the incentives created by money. In the past, the obsessive quest for money was much more muted. History tells us that the determinations of ancient men were admittedly far different than those held by modern economic man. Making lots of money or getting ahead financially was not a typical goal in antiquity. Instead, in the past, there was a general acceptance of one's lot in life, of one's status and class. This is not to say that commerce did not exist in ancient times, as of course it did. However, virtue had little to no connection with commerce as it does today.

In our modern era, men are primarily determined by self-interest, thanks to its endorsement by Adam Smith, the popularizer of modern capitalism. Smith explained that to activate the "invisible hand", which guides modern markets, it was vital for men to become fixated upon their own self-interests and less upon the interest of others.

As man's techniques (technology) have evolved, so too does has his attitude towards money. Indeed, the rise of our modern technological society, with all of its comforts and novelties, has forced man to rethink his view of money. Just as in ancient times, modern monetary systems rely upon **consensus**. All users of any given form of money must agree upon its value. In the past, an agreed upon form of money has been shells, grain, gold and silver. Over time, these forms of **commodity money** became cumbersome to carry and store, especially as the money supply expanded. This led to the rise of **receipt money**. One of the earliest examples of receipt money was paper receipts issued by goldsmiths. These paper receipts were based upon customer deposits and considered "as good as gold" by both merchants and commoners alike.



# Crypto Trakker Portfolio

## The End Of The Fiat Monetary System?

This system endured until the end of the monarchical era and began to crumble amid the rise of modern democratic governments. Unlike the monarchies of old, democratic governments play a **much** larger role in the life of the individual (*contrary to what we may believe*) and eventually abolished all forms of commodity-backed receipt money, as well as any other competing currencies, and replaced them with **fiat currency**. Fiat currency is a corrupt form of money issued by decree. Unlike commodity money or commodity-back receipt money, fiat currency has no intrinsic value, relies upon coercion, and requires an overwhelming amount of trust within the central monetary authorities.

Today, we are witnessing a growing revolt against fiat monetary systems. This became especially apparent in the wake of the 2008 global economic crisis. In fact, it was near the nadir of the crash that the concept of Bitcoin was introduced to the world. On October 31, 2008, the Bitcoin whitepaper was released, by an unknown person or persons, which introduced the world's first decentralized digital currency. This new decentralized approach to money, which did not rely upon coercion or require trust in corrupt centralized institutions, shook the financial world and continues to pose a major threat to centralized systems who rely upon monopolistic power.

While governments and other centralized institutions are still grappling with how to confront, regulate, and control this brave new world of decentralized digital currencies, it is worthy of note that these same centralized actors have been moving rapidly towards eliminating paper currency in favor a more digital form in order to increase the effectiveness of the existing fiat monetary systems. By converting from a paper monetary system to a digital monetary system, the central authorities could vastly increase efficiency in many ways. First, a digital monetary system would make all transactions transparent and therefore "taxable." Because the reporting of transactions made in paper currency are voluntary, it creates an incentive for tax avoidance by working "under the table" or through lax reporting.



# Crypto Trakker Portfolio

## The End Of The Fiat Monetary System?

Paper currency, especially notes of large denomination, also enables money launderers and "terrorists" to hide the nature of their activities from the central authorities. Thus, eliminating paper currency and digitizing all transactions would automatically **boost government tax revenues** by preventing unreported cash transactions.

The elimination of paper currency would also give the monetary authorities a greater ability to fine-tune the economy on an "as needed" basis. For example, the Federal Reserve uses monetary policy to regulate the U.S. economy. When the monetary authorities determine that there is too much money within the system, they are able to raise interest rates, thereby causing money to flow out of the general economy and into the banking system. Inversely, if the authorities determine that the available money supply is too low, they can inject money into the system by lowering interest rate levels, causing money to flow out of the banking system and back into the general economy. Currently, monetary policymakers must closely observe the effect of their interest rate policies to determine when they have succeeded. However, if all paper currency was eliminated and replaced with digital money, there would be **no lag** between monetary policy decisions and their impact. By eliminating paper currency, the monetary authorities would no longer be dependent upon humans to respond to their policy shifts. Instead, with total and complete control over the money supply, policymakers would be able to instantly change the available amount of money without any lag time.

Thus, the desires of the centralized authorities to abolish paper currency and the desires of the masses who prefer a more decentralized monetary system are converging in our modern era. How this will play out is anyone's guess.

However, with the arrival of blockchain technology, one thing is certain: Our present global paper fiat monetary system is under attack and will likely be replaced or augmented in the coming years. But by what, and by whom, remains the question.

Blockchains are complex mathematical functions that create a secure and definitive record of who owns what, and when. Blockchains serve as a transparent and incorruptible ledger whereby businesses, individuals, and governments can track debits, credits, and other transactions. In our digital-dependent era, such technology is not only important, but vital for decentralizing trust in the internet age.

## ***What Is Bitcoin And Blockchain Technology?***

Just as email is one application of the Internet protocol, so too, Bitcoin is simply one application of blockchain technology. Think of currency as the first blockchain app. Advanced mathematics and computer science have combined to confront the abuse of centralized monetary policy in the form of Bitcoin. But there are many other industries ripe for disruption. Blockchain technology has arrived upon the world scene in a time of great social and political upheaval. It promises to decentralize the processes of life. By eliminating third parties, and various intermediaries, the people are taking back their autonomy. Centralized systems have largely abused their power over the people. Whether right or wrong, blockchain technology, with its impenetrable form, allows individuals and entities to transact in a parallel ecosystem unaffected by poor public, fiscal, and monetary policies.

Bitcoin is not a company. It has no CEO. There is no Bitcoin building or headquarters. There is no board of directors. It is the ultimate power to the people.

The genie of decentralization has been unleashed from the bottle and cannot go back in. And while there are many exciting future applications for blockchain, perhaps the most fundamental application is to serve the currently unserved. Literally billions of people on earth have no access to banking, credit, etc.

Because public blockchains allow innovation without permission, censorship becomes impractical, if not impossible. There is no third-party administrator who can block your application or transaction upon a public blockchain.

Because currency is the first blockchain app, fiat currencies and companies that process fiat currency transactions will be among the first losers.

There's an old saying that goes: "*First they ignore you, then they laugh at you, then they fight you, then you win.*" While the world is no longer ignoring blockchain technology, many are still laughing at it. The looming fight will be fierce and highly volatile. It is not certain that "the people" will win in the end. The struggle against centralization is not yet a required trait for the survival of mankind. Therefore, modern economic man is highly susceptible to the commercial leverage of blockchain technology, operating on private permission-based blockchains. With the rise of customer facing blockchain applications, it will be a battle of multinational corporations versus the people.



## Crypto Investing in 2019

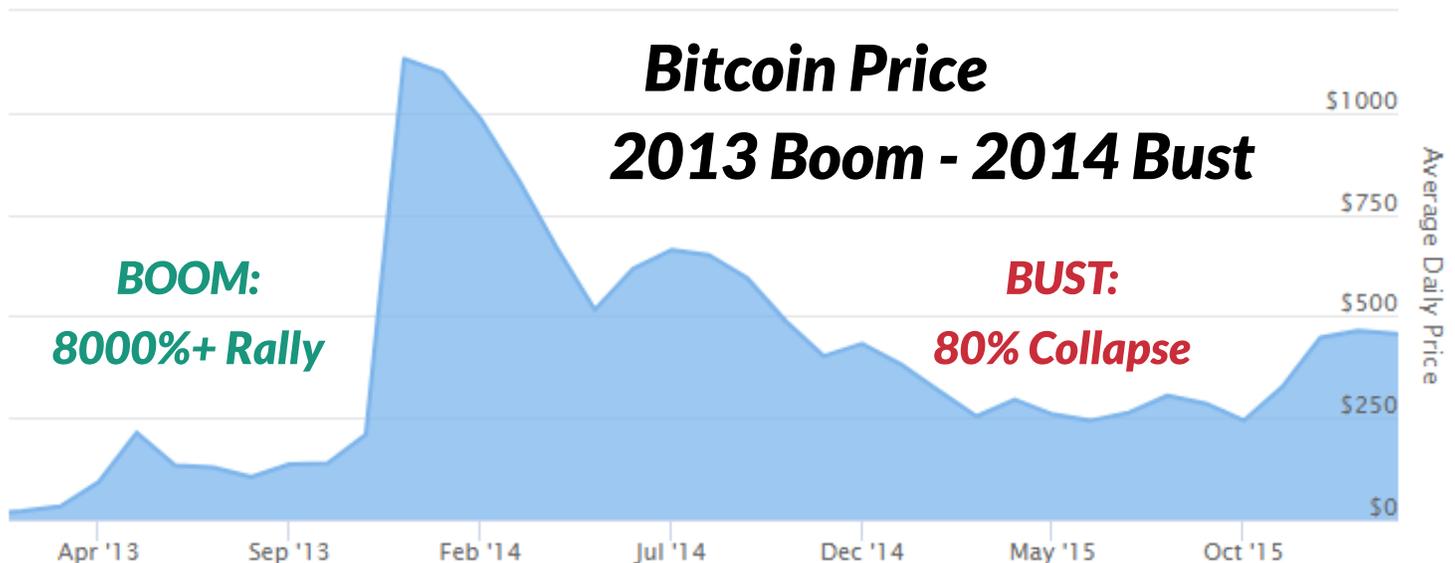
### **Boom. Bust. Repeat.**

As I write these words, cryptocurrencies are largely a hated asset class. Since the massive 2017 bull market gave way to the 2018 "crash and burn" market, many cryptocurrency investors have abandoned their positions. This current era of lingering low prices across the space has been dubbed the "crypto winter." Amid such a depression in prices, some may consider this to be a terrible time to be acquiring cryptocurrencies. However, investors with a long-term time horizon view the current low prices as a gift.

In our opinion, **2019 is an ideal time for accumulation and most of all, patience.**

Why? Because we believe another massive buying wave is on the horizon.

Let's consider the last two buying waves as an example. In 2013, a mammoth bull market began in cryptocurrencies. On January 1, 2013, Bitcoin was trading for \$13.62. By December, the price had soared more than 8,000% to \$1132! But by then, the fix was in as prices spent the next 22 months in a brutal downtrend.



When Bitcoin finally bottomed out in October 2015 at around \$240, the world's most popular digital currency had lost about 80% of its value! By that time, nearly everyone -- except the most ardent long-term investors, known as "HODLERS" -- thought it was time to "throw in the towel" on cryptos. But how wrong they were.



## Crypto Investing in 2019

### **History Suggests We're Near (Or At) The Bottom**

A similar pattern played out in 2017 when the next massive crypto bull market arrived only to be smashed to pieces in 2018. Last year's selloff wiped 80%+ off the values from the peak of the 2017 boom.



It's not hard to understand why cryptocurrency investors who began buying in 2018 feel like they have missed out on the big bull market. However, it is likely that they only missed out on the "last" bull market. If history is any guide, the "next" bull market is coming and those who are properly positioned ahead of time could earn a fortune.

For example, if we use the 2013 boom and 2014 bust as our model, it could take up to 22 months from the 2017 peak for Bitcoin prices to bottom out again. While it is unlikely that the exact timeline will unfold with this latest boom-bust cycle, if it is anything close, we could reasonably expect Bitcoin prices to bottom out no later than October 2019. Even if it takes longer, I personally believe that Bitcoin is at or near its bottom for this present cycle, based on technical analysis. Therefore, I began dollar-cost averaging back into Bitcoin (along with a few other select coins I will discuss in this report) again in January 2019 -- and will continue to do so on a regular basis.



### ***Strategize. Execute. Be Patient.***

This brings me to my own three-fold approach to cryptocurrency investing that I want to share with you. These three steps include:

1. **Strategize.**
2. **Execute.**
3. **Be Patient.**

Let's briefly discuss each of these steps before continuing on...

**1. Strategize.** First, I decide why I want to invest in cryptocurrencies. Obviously, there are many different asset classes that I can invest in. Therefore, it is important to be picky. While I will discuss how to analyze cryptocurrencies before buying them later in this report, for now I want to stress the importance of creating an investing strategy.

Your cryptocurrency investment strategy should include answers to the following questions:

- **Of my total available investment capital, how much do I want to invest in cryptocurrencies?** (*I limit my own crypto investing to 5% of my total investing capital*)
- **How many cryptocurrencies do I want to own in my portfolio?** (*I suggest a portfolio size of 10-20 high quality cryptos for diversification purposes*)
- **How will I decide which coins to buy?** (*I will share my own research process later in this report*)
- **What is my holding period?** (*While I personally have a long-term investment horizon, you may decide to sell based upon a fixed percentage return or to trade rather than invest*)

These are just a few of the questions that you should ask yourself before buying your first cryptocurrency. Without a plan, you are likely to make rash decisions based on emotion and not sound principles.



## Crypto Investing in 2019

### ***Strategize. Execute. Be Patient.***

The next important step in our own three-step investing process is to take action.

**2. Execute.** After determining how much money you want to invest into cryptocurrencies, and after you have done your due diligence by investigating which coins you want to invest your hard-earned money into, it's time to pull the trigger.

When it comes to purchasing cryptocurrencies, I personally prefer to dollar-cost average into my positions. This is exactly how I started investing into the space back in 2013 and it has served me very well. By dollar-cost averaging, I am referring to buying a little cryptocurrency each week, month, or quarter, as opposed to buying all of my intended holdings in one single purchase. Dollar-cost averaging works out particularly well when cryptocurrency prices are despised (as they are at present), as it allows you to accumulate at relatively low price levels.

Back in 2013, for example, I began buying Bitcoin and a few other cryptocurrencies at the first of every month and concluded this practice as prices went parabolic. I restarted this practice after the 2014 bust and continued it until 2017.

Based on my own research, I determined to begin this dollar-cost averaging process again in January 2019 and plan to do so until I see prices begin solidly uptrending. That could take many more months (or even years).

Regardless, the key is to take action once you have created your investing strategy. (If you have never purchased a cryptocurrency before, I will walk you through the process step-by-step in our new 2019 Cryptocurrency Master Class video, which is an additional benefit of this year's report.)

**3. Be Patient.** The final step to our process is to be patient. Don't have unrealistic expectations. While past performance is no guarantee of future results, the path ahead for cryptocurrencies appears bright. Do your due diligence, execute on your investment plan and then have patience.

## A Long-Term Investment

### ***A Paradigm Shift Is Underway***

*"Anything that is in the world when you're born is normal and ordinary and is just a natural part of the way the world works. Anything that's invented between when you're fifteen and thirty-five is new and exciting and revolutionary and you can probably get a career in it. Anything invented after you're thirty-five is against the natural order of things."*

**DOUGLAS ADAMS, ENGLISH AUTHOR/SATIRIST**

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### ***Does Any Of This Sound Familiar?***

"This 'telephone' has too many shortcomings to be seriously considered as a means of communication."

**WILLIAM ORTON, PRESIDENT OF WESTERN UNION, 1876**

"There is no reason anyone would want a **computer** in their home."

**KEN OLSON, DIGITAL EQUIPMENT CORPORATION, 1977**

"I predict the **internet** will soon go spectacularly supernova and in 1996 catastrophically collapse."

**ROBERT METCALFE, INVENTOR OF ETHERNET, 1995**

"**Bitcoin** should be outlawed, it doesn't serve any useful social function."

**JOSEPH STIGLITZ, NOBEL LAUREATE, 2018**

## A Long-Term Investment

### **2017: The Year The World Woke Up To Blockchain**

2017 will forever be known as the year that cryptocurrencies exploded onto the investment scene, refusing to be ignored any longer. That year witnessed eye-popping gains across the cryptocurrency space and the world's first Bitcoin futures contract. Bitcoin, the world's first cryptocurrency, has been around since 2008. It was in that year that the **Bitcoin white paper** was released by a still unknown individual named Satoshi Nakamoto, detailing a new type of technology called blockchain, which now undergirds the world's largest and most liquid digital currency. Since the advent of Bitcoin, a whole host of competing cryptocurrencies have been created, each with their own mission and purpose (*often similarly detailed in a white paper*).

I personally began investing in cryptocurrencies back in early 2013 at the behest of my friend and colleague, Trace Mayer. Trace began investing in Bitcoin when it was trading for around \$0.25. I interviewed Trace about the topic back in 2013 on our weekly podcast, **Follow the Money Radio**, and was fascinated by what I learned. I immediately followed up with my own research and began accumulating Bitcoin (*and Ripple*) just a few days later.

Many of our long-time FTM members also did their own due diligence in those early days and began taking on small positions in these cryptocurrencies. While there were a few peaks and valleys in the price of Bitcoin and Ripple in those early days, it was nothing like what we witnessed in 2017. Those who identified the promise of blockchain technology and began investing a small amount of money back in those early days soon found themselves sitting atop a fortune in late 2017, as the uptrend in cryptocurrencies caught the attention of the entire world. I have literally lost count of the number of people who have told me that their investment of a couple of thousand dollars back in 2013 turned them into millionaires in the waning months of 2017.

What an amazing ride it has been for those of us who recognized the potential of blockchain technology early on. But, in my opinion, the uptrend in cryptocurrencies is just still warming up. While 2017 was an amazing year, I fully expect the next boom to be even bigger. Why? Because unlike most other financial asset classes which are typically bought up first by well-heeled institutional investors before finally trickling down to the retail investor, the explosion of cryptocurrency prices has been exactly the opposite.

## A Long-Term Investment

### ***An Exciting Time To Be A Cryptocurrency Investor***

In fact, ownership of cryptocurrencies by institutional investors is still extremely low as compared to other popular asset classes, like stocks, real estate, etc.

The advent of cryptocurrencies turned the financial world on its head as small "retail" investors beat the big "institutional" investors to the punch! However, that is changing in 2019. With the recent creation of Bitcoin futures contracts by Wall Street behemoth exchanges, like the CME Group and the Chicago Board of Exchange (CBOE), major financial institutions are preparing to crowd the entrance and threaten to push cryptocurrency prices to eye-popping heights during the next major boom.

Put simply, I personally believe that the biggest returns in cryptocurrencies lie ahead, not behind us. This is because the blockchain technology that undergirds most cryptocurrencies is so revolutionary that it is, slowly but surely, attracting interest from major corporations, which will serve to drive up cryptocurrency prices.

While I am not a typical buy-and-hold investor in the stock market, I do buy and hold a few asset classes such as real estate, cryptocurrencies, and a few select equities. My reason for holding is simple: I believe that the biggest cryptocurrency buying wave still lies ahead... and it could begin as early as this year. While trading U.S. stocks makes sense, thanks to a corrupt Federal Reserve which distorts the price of money (and therefore incentives), cryptocurrencies like Bitcoin are capable of being inflation-proof by design. Because of this ability to predetermine a finite supply, many cryptocurrencies, like Bitcoin, could continue to rise in price as demand increases. This is not to say that I will never sell. Just as there is a time to buy, there is also a time to sell. But for me, right now is no time to be a seller of cryptocurrencies. The current size of the marketplace is simply far too small, and the potential upside is far too great for me to consider selling at current levels.

I have personally researched -- and own -- ALL of the 12 coins listed in our 2019 Cryptocurrency Investment Report. While my total cryptocurrency holdings are not limited to just these 12 coins, I personally believe that these 12 coins are well positioned to move higher when the next buying wave begins.

This is not only an exciting time to be alive, but also to be a cryptocurrency investor!

## How to Analyze Cryptocurrencies

### **Cryptocurrency Research 101**

Investors who understand how to analyze stocks may seem perplexed when it comes to analyzing cryptocurrencies. To help you select the right cryptocurrencies for your portfolio, allow me to share a few of the criteria that I personally use when analyzing cryptocurrencies for potential investment.

- 1. Who is running the project?** Ultimately, the cryptocurrency's future potential will rise or fall based upon its leadership, management, and development teams. Do a deep dive into both the credentials and experience of each of these teams. Does the leadership and management teams have past experience in whatever they are currently trying to accomplish? How broad is their global network?
- 2. Is there a clear vision for the future?** With so many blockchain projects vying for your investment capital, you can afford to be choosy. Examine the cryptocurrency's roadmap and previous upgrades/updates to understand its future plans. How has the cryptocurrency fared in meeting its previous goals?
- 3. Is the development community healthy and happy?** The future popularity of a cryptocurrency will be largely determined by the success of its customer-facing applications, which are created and designed by its community of developers. Are developers happy with the current available development tools for the cryptocurrency? Do the ambitions of the leadership and management team collide with the aims of the developer team, or are they largely in agreement? If you are not a developer yourself, one simple way to investigate this is by visiting the cryptocurrency's Reddit and Steemit pages. It is also helpful to note how many users are engaged in those online communities.
- 4. How regular and timely are updates and upgrades?** With technology within the blockchain space advancing at warp speed, a leading cryptocurrency must stay on the cutting edge through the deployment of consistent upgrades and updates to remain relevant, let alone compliant.



# Crypto Tracker Portfolio

## Cryptos In Our Five Levels of Financial Freedom

Cryptocurrency investing is risky as there are a million unknowns in the future, whether they be regulatory or otherwise. For this reason, we consider cryptocurrency investing to be a **Level 4 activity** in our **Five Levels of Financial Freedom**. While we strongly believe and expect some cryptocurrency prices to be much higher in the future than they are today, it is also possible that prices could stagnate and move lower in the future. No one really knows. For this reason, we view the space as highly speculative and believe that an individual should already have a solid financial foundation laid before aggressively investing in this space.

Therefore, we limit our investment into cryptocurrencies to just **5% of our total investable assets**. This has been my stance since 2013, when I first started buying Bitcoin and other cryptos. So far, it has served me very well. *(The other 95% of my investable assets go into real estate, equities, physical precious metals, business endeavors, etc.)* By keeping my exposure low, I am able to enjoy the price movements in cryptos without worrying about my position 24/7. If cryptos suddenly lost all of their value (unlikely, but of course possible) then my losses would be extremely limited. Ultimately, my advice is to invest wisely.



## How to Store Cryptocurrencies

### ***Know Your Options In Securing Your Digital Currencies***

We keep all of our crypto holdings off of the exchanges and in a hardware wallet.

This space is not like the stock market, where you can buy through a broker like

E\*Trade and then leave your stocks in your online account. These holdings are insured. However, this is not the case with cryptocurrency exchanges.

When you buy a cryptocurrency on an exchange, the exchange is ultimately in control of your private keys. Many exchanges, like Coinbase.com, have innovative safeguards in place to protect against hackers or software malfunction, but these are not foolproof measures and you have no control over them. Therefore, **the most important step, once you have purchased cryptos from an exchange, is to then send them to an offline wallet.**

Whether it is a paper wallet with your private keys written on it and stored in a safe, or even better in my opinion, with a hardware wallet, like Trezor or the Ledger Nano S, it is vital that you protect your investment!

You can buy a hardware wallet for less than \$100 online and it is worth every penny if you are serious about crypto investing. If you leave your cryptos held in an account at the exchange from which you purchased them, you leave yourself wide open to hackers, who are always trying to crack into these crypto exchanges.

Do yourself a huge favor and invest in a hardware wallet and protect your investment into this burgeoning space.

### ***6 Reasons to Use a Hardware Wallet***

1. **Hackers.** Exchanges and online wallets are exposed to potential hacking
2. **Desirable Asset.** Anyone with your private key can, and will, send your coins
3. **No Do-Overs.** Transactions cannot be reversed
4. **No Protection.** There is no third party or government agency to protect your cryptos against fraud
5. **It's Up To You.** You are the only responsible party for your cryptos
6. **Capital Gains.** Protecting an investment that has such large profit potential is vital

## Where to Buy Cryptos?

### ***Our Two Preferred Online Trading Platforms***

Over the past several years, a large number of cryptocurrency exchanges have arisen to meet the buying and selling needs of investors. As a new cryptocurrency investor, there are at least two main types of exchanges that you should be aware of: "Fiat to Crypto" exchanges and "Crypto to Crypto" exchanges. When you are first getting started as an investor, you will need a "Fiat to Crypto" exchange, which will allow you to trade your fiat currency (e.g. U.S. Dollars) for cryptocurrency. Once you own some cryptocurrency, you can then use a "Crypto to Crypto" exchange to trade in a variety of cryptocurrencies.

While there are many trading platforms to choose from, we typically rely on just two for our own cryptocurrency investments.

#### **1. Coinbase.com**

Coinbase is a popular U.S.-based "Fiat to Crypto" exchange that allows you to trade your U.S. dollars (or other fiat currency) for digital currency. To get started, simply go to [Coinbase.com](https://www.coinbase.com) and create a free account.

Next, you will need to link your bank account so that you can begin buying and selling. While the number of cryptocurrencies available for trading on Coinbase are limited, it offers a secure way to invest with fiat currency.

The Coinbase logo, featuring the word "coinbase" in a lowercase, blue, sans-serif font.

#### **2. Binance.com**

Binance is a global cryptocurrency exchange that provides investors access to more than 100 cryptocurrencies and is considered one of the largest exchanges based on total trading volumes. Once you

have purchased Bitcoin on Coinbase, you can then transfer it to Binance and begin trading many other cryptocurrencies that are unavailable on Coinbase.

The Binance logo, featuring a stylized yellow diamond icon to the left of the word "BINANCE" in a bold, uppercase, yellow, sans-serif font.



# The 2019 Crypto Trakker Portfolio

Ticker	Name	Record Price	2020 Price Target	Comments
BTC	Bitcoin	\$5217.00	\$18,000	The world's largest and most liquid digital currency.
ETH	Ethereum	\$177.72	\$500.00	A secure blockchain-based world computer facilitating communications and payments.
XRP	Ripple	\$0.35	\$2.50	A bank-friendly blockchain technology that acts as both a cryptocurrency and a digital payment network for financial transactions.
LTC	Litecoin	\$87.96	\$250.00	A decentralized peer-to-peer cryptocurrency that is often referred to as the silver to Bitcoin's gold.
ADA	Cardano	\$0.086	\$1.10	The first blockchain project to be developed from a scientific philosophy, designed and built by a team of academics and engineers.
ZIL	ZIL	\$0.023	\$0.18	A scalable, secure public blockchain platform focused on sharding
XLM	Stellar Lumens	\$0.13	\$0.50	An open-source, distributed payments infrastructure that connects people, payment systems, and banks to move money quickly, reliably, and for a fraction of a penny.
EOS	EOS	\$5.45	\$15.00	A blockchain platform for the development of dapps. Known as the "Ethereum killer"
TRX	Tron	\$0.03	\$0.18	A global free content entertainment system using blockchain and distributed storage technologies.
MIOTA	IOTA	\$0.35	\$3.50	A revolutionary new transactional settlement and data transfer layer for the internet of things.
ZRX	0x	\$0.345	\$2.00	An open, permissionless protocol allowing for ERC20 tokens to be traded on the Ethereum blockchain.
HOT	Holo	\$0.001	\$0.01	An open source framework for building fully distributed, peer-to-peer applications.



# The 2019 Crypto Trakker Portfolio

All of the below cryptos were added to FTM's 2019 Crypto Portfolio on April 8, 2019

## **bitcoin** (BTC)

The world's largest and most liquid digital currency.

**Record Price: \$5217**

*Added to FTM's 2019 Core Portfolio on Apr. 8, 2019*

**2020 Price Target:**

**\$18,000.00**

As the world's largest and most popular cryptocurrency, Bitcoin enjoys many advantages in 2019. As millions of new crypto investors stumble into the space in 2019, nearly all of them will buy Bitcoin, at least at first, as it is often required to purchase virtually all other cryptocurrencies. This alone will drive demand up in 2019. While the competition for Bitcoin's crown from new cryptocurrency upstarts grows fiercer by the day, I believe Bitcoin's brand recognition will protect its status well into the future.

## **ETHEREUM** (ETH)

A secure blockchain-based world computer facilitating communications and payments.

**Record Price: \$177.72**

*Added to FTM's 2019 Core Portfolio on Apr. 8, 2019*

**2020 Price Target:**

**\$500.00**

Ethereum is certainly among the most underrated digital currencies available to investors and developers today. Created in 2013 by Russian-Canadian programmer Vitalik Buterin, and later released to the public in 2015, the potential uses for this new and burgeoning decentralized platform are mind-boggling. Unlike Bitcoin, which was initially designed to be a decentralized peer-to-peer digital payment system, Ethereum threatens to disrupt more than just payment systems, thanks to its ingenious "smart contract" technology.



# The 2019 Crypto Trakker Portfolio

All of the below cryptos were added to FTM's 2019 Crypto Portfolio on April 8, 2019



A bank-friendly blockchain technology that acts as both a cryptocurrency and a digital payment network for financial transactions.

**Record Price: \$0.35**

*Added to FTM's 2019 Core Portfolio on Apr. 8, 2019*

**2020 Price Target:**

**\$2.50**

I still recall how excited I was when I first discovered Ripple back in early 2013. Since then, it has emerged as one of the largest cryptocurrencies and remains undervalued in my own opinion. Unlike most of the cryptocurrencies in this list (except IOTA), Ripple is centralized. This makes it attractive for financial institutions and other corporations seeking to enter the space. While this dissuades some investors, it does the opposite for me as I think it will continue to lead to quicker adoption by Wall Street and even governments.



A decentralized peer-to-peer cryptocurrency that is often referred to as the silver to Bitcoin's gold.

**Record Price: \$87.96**

*Added to FTM's 2019 Core Portfolio on Apr. 8, 2019*

**2020 Price Target:**

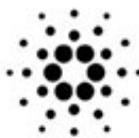
**\$250.00**

Litecoin was created by Charlie Lee, an ex-Director of Engineering at Coinbase, back in 2011. Early on, Lee identified some of the potential constraints that Bitcoin would have as it gained greater popularity, and he created Litecoin through a hard-fork in Bitcoin. Based entirely on the Bitcoin blockchain, Lee optimized Litecoin to transact four times faster than Bitcoin. He also boosted the total max circulating supply from Bitcoin's 21 million by a factor of four to 84 million. Known as the silver to Bitcoin's gold, Litecoin is a promising currency that could soar in 2019.



# The 2019 Crypto Trakker Portfolio

All of the below cryptos were added to FTM's 2019 Crypto Portfolio on April 8, 2019



## CARDANO (ADA)

The first blockchain project to be developed from a scientific philosophy, and the only one to be designed and built by a global team of academics/engineers.

**Record Price: \$0.086**

*Added to FTM's 2019 Core Portfolio on Apr. 8, 2019*

**2020 Price Target:**  
**\$1.10**

Created and led by Charles Hoskinson, a brilliant mathematician and a co-founding member of Ethereum, Cardano is an open-source blockchain project that some experts say is a "better" version of Ethereum. Like Ethereum, Cardano uses "smart contracts" but with advanced features. ADA is the cryptocurrency behind Cardano, and it is used to receive and send digital funds like other cryptocurrencies. I am extremely bullish on Cardano's future and believe that its robust technology could finally get the attention it deserves in 2019.



## zilliqa (ZIL)

A scalable, secure public blockchain platform.

**Record Price: \$0.23**

*Added to FTM's 2019 Core Portfolio on Apr. 8, 2019*

**2020 Price Target:**  
**\$0.18**

Zilliqa is one of several next-generation blockchain projects that are promising to drastically increase scalability and transaction throughput without sacrificing security and decentralization. Originally conceived at the University of Singapore, the promise of Zilliqa depends heavily upon a concept of sharding, which is a process that partitions a blockchain network into smaller, and thus more easily managed, pieces of data known as shards. Zilliqa also leverages the power of smart contract technology with its smart contract language, known as Scilla.



# The 2019 Crypto Trakker Portfolio

All of the below cryptos were added to FTM's 2019 Crypto Portfolio on April 8, 2019



## STELLAR (XLM)

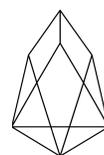
An open-source, distributed payments infrastructure that connects people, payment systems, and banks to move money quickly, reliably, and for a fraction of a penny.

**Record Price: \$0.13**

*Added to FTM's 2019 Portfolio  
on Apr. 8, 2019*

**2020 Price Target:**  
**\$0.50**

In 2014, Stellar Lumens was created as a fork from Ripple for the purpose of solving cross-border payments and for exchanging money -- even micropayments. The Stellar platform offers extremely fast and efficient transactions. Unlike the slower transaction speeds associated with Bitcoin, transactions on the decentralized Stellar network resolve within 2-5 seconds. One lumen (XLM) is a unit of digital currency, like a bitcoin. Stellar's recently announced collaboration with IBM to launch global blockchain banking is likely the first of many such announcements.



## E O S (EOS)

A blockchain platform for the development of dapps.  
Known as the "Ethereum killer"

**Record Price: \$5.45**

*Added to FTM's 2019 Portfolio  
on Apr. 8, 2019*

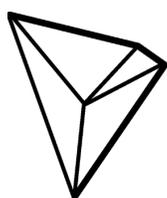
**2020 Price Target:**  
**\$15.00**

Led by Dan Larimer (co-founder of Bitshares and Steemit), EOS is a platform for decentralized applications (dapps). EOS was designed with scalability as a priority and claims it will be able to handle millions of transactions per second with practically zero transaction fees. This is possible through its consensus algorithm known as delegated proof of stake. Since its launch in June 2018, the EOS community has grown exponentially as has its dapp network. As of April 2019, EOS is one of the most active blockchains in the world. We expect good things ahead for EOS.



# The 2019 Crypto Trakker Portfolio

All of the below cryptos were added to FTM's 2019 Crypto Portfolio on April 8, 2019



## TRON (TRX)

A global free content entertainment system using blockchain and distributed storage technologies.

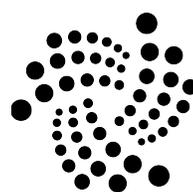
**Record Price: \$0.03**

*Added to FTM's 2019 Portfolio  
on Apr. 8, 2019*

**2020 Price Target:**

**\$0.18**

Since we first recommended Tron and added it to our own portfolio back in December 2017, the coin has soared in value and has received an enormous amount of public attention as it consistently ranks among the top 15 largest cryptos on the planet. While TRON's price has fallen substantially from its 2017 highs, it continued developing at an impressive pace throughout 2018. The 10-year vision for Tron is extremely ambitious and could yield massive gains for the underlying coin, TRX. I expect great things, not just in 2019, but for years to come.



## IOTA (MIOTA)

A revolutionary new transactional settlement and data transfer layer for the internet of things.

**Record Price: \$0.35**

*Added to FTM's 2019 Portfolio  
on Apr. 8, 2019*

**2020 Price Target:**

**\$3.50**

IOTA is a unique permissionless open source distributed ledger which seeks to become the backbone of the burgeoning new "internet of things" (IOT). Think smart cities, smart homes, and smart grids. IOTA is not built upon a blockchain, but a different type of protocol known as the "tangle." The tangle separates IOTA from all of its competitors, as its mathematical structure makes it infinitely scalable and its transaction speed actually *increases* as its user base grows. Additionally, IOTA boasts zero transaction fees, making it attractive for commercial and non-commercial applications.



# The 2019 Crypto Trakker Portfolio

All of the below cryptos were added to FTM's 2019 Crypto Portfolio on April 8, 2019



(ZRX)

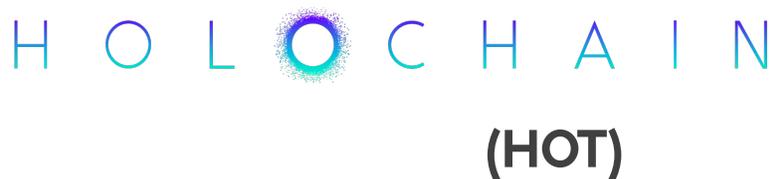
An open, permissionless protocol allowing for ERC20 tokens to be traded on the Ethereum blockchain.

**Record Price: \$0.345**

*Added to FTM's 2019 Portfolio  
on Apr. 8, 2019*

**2020 Price Target:**  
**\$2.00**

The Ox protocol seeks to empower the public trading of all kinds of assets (not just digital currencies but stocks, precious metals, fiat currencies, etc) on the blockchain. Currently, more than 30 projects are running on the Ox protocol. Ox uses its own token, ZRX, to pay for transaction costs and governance fees. ZRX gained the attention of investors after it gained a highly coveted listing on Coinbase. The ambitious nature of the protocol, coupled with an astute development team, makes ZRX a compelling project that could revolutionize how assets are traded in the future.



(HOT)

An open source framework for building fully distributed, peer-to-peer applications.

**Record Price: \$0.001**

*Added to FTM's 2019 Portfolio  
on Apr. 8, 2019*

**2020 Price Target:**  
**\$0.01**

Holochain takes a radical new approach to decentralized technology that sidesteps the data-centric nature of blockchain in preference of a human-centric model. Through its clever lightweight peer-to-peer technology, Holochain claims to have solved the scalability issues facing Bitcoin. In addition, Holo claims to be massively faster and cheaper than Bitcoin. The project is community-driven and has (at least so far) sought to avoid venture capital. With no centralized servers, no ledgers, and no mining, Holo is an attractive, though highly speculative, project to watch.



# Our Two Crypto Investing Rules

When investing in cryptocurrencies, we observe the following two important investing rules:

# 1



**Do not invest more money into cryptocurrencies than you can afford to lose by limiting your exposure to just 5% of your total investable assets.**

(Total investable assets= All money above your six-month liquid savings that is currently invested or that could be invested.)

# 2



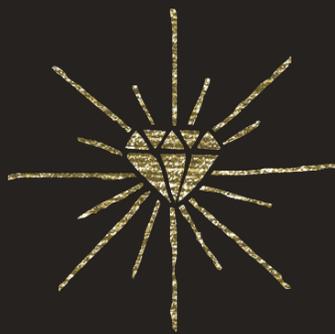
**Secure your long-term cryptocurrency holdings in a hardware wallet, not on an exchange.**

Insure your investment into cryptocurrencies by purchasing a hardware wallet (Ledger Nano S, Trezor, etc). Do NOT leave your cryptocurrencies on an exchange, and NEVER share your private keys with anyone.



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**We trade based on trends, not opinions.** Market opinion and sales hype are a dime a dozen and can quickly lead investors to the poorhouse. Instead of relying on opinion, we follow trends.

**We stay on the right side of the trend.** When the trend begins to rise, we get in. When the uptrend ends, we sell. (*We also provide our premium members with actionable strategies for profiting in a downtrend.*)

Our premium members receive real-time actionable ideas and strategies designed to exploit both short-term and long-term trends.

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