

Client Onboarding Information

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Prepared by:
Connor McLaughlin

Proposal for:
DWP Client



info@DigitalWealthPartners.net



About Us

Digital Wealth Partners (DWP) is an advisory firm specializing in digital assets, offering innovative solutions for investors navigating the crypto space. By collaborating with trusted custodians like Anchorage, DWP provides portfolio management, combining digital asset strategies with compliance-focused custody solutions.

Our team tailors its approach to each client, offering tax-efficient account structures and customized strategies that align with long-term goals. DWP is committed to transparency and growth, empowering clients to maximize digital assets securely in a rapidly evolving financial landscape.

Our Mission: Redefine wealth management for the digital age

"We provide expertise in digital assets and alternative investments, delivering customized solutions designed to meet the specific needs of our clients."



Lead Advisor



CPA



Insurance Lead



CIO



Legal Council



Admin



Advisor



COO



Advisor



Sales Admin

Client On Boarding

Here is the standard process that clients typically follow during the onboarding phase:



LLC/ Trust/ Other

Custody

Advisory

DWP Client



Protect your personal assets by removing liability, streamline onboarding into institutional custody, and aim to improve tax efficiency for better financial outcomes.



Institutional custody offers increased security, including multi-signature protection and insurance, ensuring your assets are safely managed and compliant.



Complete KYC to ensure compliance with regulatory requirements, protect against fraud, and verify identity. This provides a secure and trustworthy financial relationship.



DWP offers investment opportunities for accredited investors, institutional-grade asset management, tailored portfolio reviews, and asset-backed loans. Our comprehensive financial services are designed to optimize your investment strategy.

Contact DWP: Our support team will reach out to assist you in getting started and becoming a valued member of the DWP family.

Welcome Packet: You'll get a welcome packet with essential documents, including our firm brochure and privacy policy. We'll also set up your profile in our client management system.

Complete KYB/AML Check: You'll complete the KYC process through the Parallel platform, ensuring all legal and compliance requirements are met before proceeding.

Review and Sign Agreements: We'll draft and review your advisory and custody agreements, addressing any questions before collecting your signature. You'll receive signed copies for your records.

Account Setup: We'll open your account via OnRamp for custody and brokerage services, set up client portal access, and manage any asset transfers, keeping you informed throughout the process.

Initial Meeting: We'll discuss your financial goals and how our services align with them. You'll receive an overview of our investment philosophy, fees, and onboarding process.



The most advanced security for crypto



Industry-leading cryptography applications

Air-gapped, hardware security modules (HSMs) ensure keys remain offline, mitigating the risks of human error and attack vectors compared to software-based approaches. Policy enforcement and transaction signing occur within the HSMs simultaneously, ensuring secure execution with every transaction



Robust control framework

Anchorage Digital's quorum-based approach ensures strict separation of duties and seamlessly integrates policies into our risk model. Unlike traditional MPC quorums, our system offers enhanced flexibility, allowing for the layering of additional policies to ensure rigorous security standards.



Secure user authentication

Anchorage Digital employs modern authentication procedures like biometrics on iPhones for login and transaction approvals. Our client experience team also conducts thorough behavioral and risk reviews.



A federally regulated, qualified custodian

Anchorage Digital holds itself to the highest industry standard for securing digital assets. We have received SOC 2 attestations, and our federal charter shows our commitment to security. As a qualified custodian, Anchorage Digital Bank can help institutions meet their fiduciary responsibilities.

Unrivalled regulatory protections

Unlike some state trusts, federally regulated banks have clear statutory requirements to segregate client assets. Additionally, assets safeguarded by a federally regulated bank do not become part of the debtor estate in a bankruptcy

In contrast, state trusts must rely on the Uniform Commercial Code to support the position that assets are bankruptcy-remote, which has limitations as crypto is not clearly included within the definition of property.

Moreover, with federally reviewed asset support criteria, pre-approval of new assets is not required, enabling Anchorage Digital Bank to rapidly add support for new tokens.



Definitively bankruptcy-remote

Under OCC rules there is a clear provision in the statute that custody assets held by an uninsured bank will not be available to creditors.
→ See 12 C.F.R. § 51.8(b).



Segregated assets by law

OCC-regulated banks are legally required to segregate client assets, with audit requirements regarding the segregation of assets.
→ See 12 C.F.R. § 9.13(b)



Safe, fast asset support additions

Anchorage Digital has built an industry-leading framework for evaluating what digital assets to support for custody, including criteria reviewed by the OCC.

| | Anchorage Digital | Multi-party computation | Legacy cold storage | Hot wallets |
|-------------------------------------|-------------------|-------------------------|---------------------|-------------|
| Mitigates risk of human error | ◆ | ◆ | ◆ | ◆ |
| Keys offline | ◆ | ◆ | ◆ | ◆ |
| Funds settle quickly | ◆ | ◆ | ◆ | ◆ |
| Staking & governance | ◆ | ◆ | ◆ | ◆ |
| 24/7 availability | ◆ | ◆ | ◆ | ◆ |
| Integrated authentication methods | ◆ | ◆ | ◆ | ◆ |
| Policy engine powered by FIPS 140-2 | ◆ | ◆ | ◆ | ◆ |

Not all crypto insurance is created equal



A short guide on digital asset industry insurance and how to decipher meaningful coverage

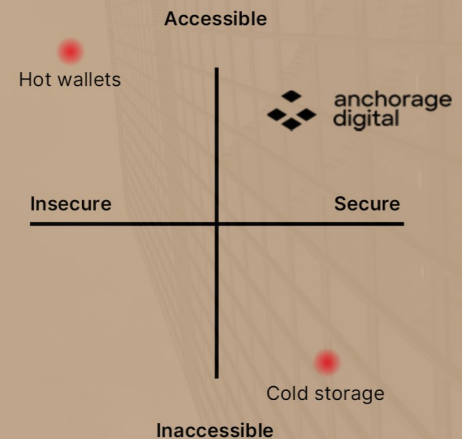
Crypto asset holders shouldn't have to "mind the gap"

Many digital asset custodians employ an architecture that combines hot wallets and cold storage, resulting in coverage gaps as insurance policies vary from one part of the architecture to another. When a custodian forces a trade-off between security and usability, the insurance coverage reflects that risk variation, and thus not every flow of assets may be covered. While some custodians emphasize high insurance coverage amounts, their current policies often mask underlying gaps in protection.

A first for crypto custody insurance

Anchorage Digital's differentiated custody solution generates private keys in hardware security modules (HSMs), enabling secure, offline storage that still allows for online participation. As private keys never leave the HSMs, Anchorage Digital is able to offer coverage for digital assets throughout their end-to-end lifecycle, including losses that may occur due to third-party attacks or compromised keys during a transaction or key generation.

By removing the trade-off between security and usability, Anchorage Digital's approach addresses the gaps previously overlooked by other custodians, such as having assets only insured when "in flight" for hot wallet holdings or "at rest" in cold storage.



Closing the gap: Anchorage Digital's end-to-end insurance coverage

Anchorage Digital's innovative security architecture keeps institutional assets "at rest" including for key generation and signing—without limiting the ability to participate on-chain. Unlike other custodians, Anchorage Digital's \$100M crime insurance policy covers loss of property due to theft, robbery, burglary, internal collusion, as well as third-party computer and funds transfer fraud.



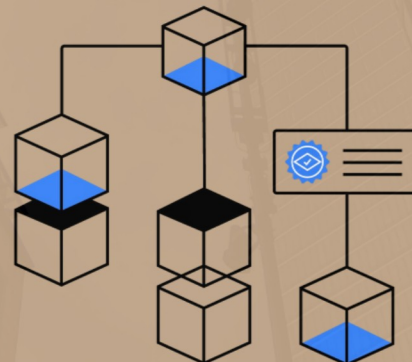
Crime

Limit: \$100M Coverage for loss of property due to theft, robbery, burglary, as well as third-party computer and funds transfer fraud.



Cyber / tech errors & omissions

Limit: \$1M
Third-party cyber and professional liability coverage.



Custody, settlement, staking, and governance services are offered through Anchorage Digital Bank National Association ("Anchorage Digital Bank"). Digital asset trading services are provided by Anchorage Hold LLC ("Anchorage Hold"). A1 Ltd. is a principal trading business. Anchorage Services, LLC ("Anchorage Services") is an NFA-registered introducing broker, NFA ID No. 0532710. Anchorage Digital Bank, Anchorage Hold, and Anchorage Services are not registered with the SEC or any state authority as a broker or dealer and are not authorized to engage in the business of the offer, sale, or trading of securities. Anchorage Digital services are offered to institutions and certain high net worth individuals in limited circumstances, and are not marketed to residents outside of the US. Certain trading services are designed and available only for institutions who meet eligibility requirements, including qualification as an Eligible Contract Participant (ECP) under the rules of the U.S. Commodity Futures Trading Commission. For institutions participating in custody, staking, or governance with Anchorage's Singapore entity, those services are offered through Anchorage Digital Singapore Pte Ltd ("Anchorage Digital Singapore"). Anchorage Digital does not provide legal, tax, or investment advice or private banking services. Holdings of cryptocurrencies and other digital assets are speculative and involve a substantial degree of risk, including the risk of complete loss. There can be no assurance that any cryptocurrency, token, coin, or other crypto asset will be viable, liquid, or solvent. No Anchorage Digital communication is intended to imply that any digital asset services are low-risk or risk-free. Digital assets held in custody are not guaranteed by Anchorage Digital and are not subject to the insurance protections of the Federal Deposit Insurance Corporation (FDIC) or the Securities Investor Protection Corporation (SIPC).

Crypto Retirement Accounts



New ways to put your retirement assets to work in a secure environment.

Tax break later



A Roth IRA allows you to contribute post-tax income, meaning withdrawals in retirement are generally tax-free. It's ideal if you expect to be in a higher tax bracket in the future or want to grow your investments tax-free.

Tax break now



With a Traditional IRA, contributions may be tax-deductible, and your investments grow tax-deferred. Taxes are paid upon withdrawal in retirement, making it beneficial if you expect to be in a lower tax bracket when you retire.



No onboarding fees with DWP/Anchorage for existing clients. You can transfer digital assets or cash into Anchorage.



For clients setting up non-IRA accounts alongside an IRA, the IRA can still be migrated if the total account value under DWP custody exceeds \$100k. If an IRA is the sole account, it requires a minimum of \$100k to set up.



We support Traditional and Roth IRAs, with the option to transfer assets as cash or in-kind (digital assets from an existing IRA custodian). Other account types are possible, please reach out to a DWP advisor for more information.



If you have other retirement accounts like a 401(k), portions may be eligible for transfer to DWP. Please reach out to discuss your specific situation.

Custody, settlement, staking, and governance services are offered through Anchorage Digital Bank National Association ("Anchorage Digital Bank"). Digital asset trading services are provided by Anchorage Hold LLC ("Anchorage Hold"). A1 Ltd. is a principal trading business. Anchorage Services, LLC ("Anchorage Services") is an NFA-registered introducing broker, NFA ID No. 0532710. Anchorage Digital Bank, Anchorage Hold, and Anchorage Services are not registered with the SEC or any state authority as a broker or dealer and are not authorized to engage in the business of the offer, sale, or trading of securities. Anchorage Digital services are offered to institutions and certain high net worth individuals in limited circumstances, and are not marketed to residents outside of the US. Certain trading services are designed and available only for institutions who meet eligibility requirements, including qualification as an Eligible Contract Participant (ECP) under the rules of the U.S. Commodity Futures Trading Commission. For institutions participating in custody, staking, or governance with Anchorage's Singapore entity, those services are offered through Anchorage Digital Singapore Pte Ltd ("Anchorage Digital Singapore"). Anchorage Digital does not provide legal, tax, or investment advice or private banking services. Holdings of cryptocurrencies and other digital assets are speculative and involve a substantial degree of risk, including the risk of complete loss. There can be no assurance that any cryptocurrency, token, coin, or other crypto asset will be viable, liquid, or solvent. No Anchorage Digital communication is intended to imply that any digital asset services are low-risk or risk-free. Digital assets held in custody are not guaranteed by Anchorage Digital and are not subject to the insurance protections of the Federal Deposit Insurance Corporation (FDIC) or the Securities Investor Protection Corporation (SIPC).

Client On Boarding



Here is the standard process that clients typically follow during the onboarding phase:

Step 1: Establish Your Account Structure (1-6 Weeks)

To participate in our platform, clients must establish an appropriate structure for their cryptocurrency assets, such as an LLC, trust, or retirement account.

- LLC/Trust Setup: Our sister company, [Digital Family Office](#) offers LLC formation services for \$4,000.
- Retirement Accounts: Clients may also hold cryptocurrency investments in tax-advantaged accounts, such as traditional or Roth IRAs, subject to eligibility and applicable regulations.

[Start Your LLC Here](#) | [Book a Consultation](#) | [LLC Help Articles](#)

Step 2: Onboard Into Institutional Custody (2-4 Weeks)

Once your structure is established and your assets are ready, you can begin onboarding to Anchorage Digital, a federally chartered, regulated bank offering high-level security, bankruptcy protection, and insurance for stored assets.

Onboarding Fee: \$1,000 (one-time)

To begin onboarding, please contact support@digitalwealthpartners.net.

Step 3: Cold Storage Vault Setup

Once your account is onboarded, a cold storage vault will be created for your assets. This vault is held in segregated custody with Anchorage, providing institutional-grade security.

Step 4: Transfer Your Digital Assets

When your vault is fully set up, you will receive funding instructions directly from OnRamp. These instructions will include the necessary details for transferring assets via wire transfer, fiat, or cryptocurrency.

Step 5: Access to Investment Opportunities

After securing your assets, you may explore investment opportunities, including:

- Digital Asset Growth Funds
- Digital Asset Income Funds

Participation in these investment opportunities requires accredited investor status.
Fee Structure

- 2% for assets under \$5 million
- 0.5% for assets between \$5 million and \$10 million
- 0.4% for assets over \$10 million
- Minimum Monthly Fee: \$100

. For details, refer to [DWP Form ADV](#).

Next Steps

For any questions or to begin the onboarding process, please contact support@digitalwealthpartners.net.
For additional resources, visit: [DWP Knowledge Base](#).

Product Offerings



Here's just some of what makes us unique



Digital Asset Custody

Secure, insured custody for digital assets with institutional-grade protection.

Access your assets anytime while benefiting from cutting-edge security.



Liquidity via Loans

Unlock capital without selling your crypto holdings. (XRP, ETH, SOL, BTC)

Use your assets as collateral for flexible loans at competitive rates.



Unique Investment Pipeline

Access to high-potential opportunities in digital assets & alternatives.

Our investments are designed with the aim of generating long-term value & strategic growth.



Holistic Financial Planning

Integrated financial strategies to align with your wealth objectives and risk tolerance.

We tailor strategies to include both traditional & digital asset investments.



Insurance Policies

Protect your digital & traditional assets with customized coverage.

Safeguard your wealth against unexpected risks and volatility.



Financial Advisory & Education

Expert guidance to help you navigate the complex world of digital assets and security.

Stay ahead with exclusive insights, market research, and strategy sessions.

This brochure is for informational purposes only and should not be considered investment, legal, or tax advice. It does not constitute an offer to buy or sell any securities or financial instruments, nor should it be relied upon as a recommendation for any investment strategy. All investments involve risk, including potential loss of principal, and past performance is not indicative of future results. The views expressed herein are subject to change without notice and may not be updated.

Setup Cost/ Fees

Note: These fees are not all encompassing but make up the vast majority of situations



LLC

Articles of Incorporation
Registered Agent Services
Wyoming Virtual Office Address
Customized Operating Agreement
Template for Business and Estate Planning
LLC Setup Process
[CLICK HERE]
For Questions, Please Contact
jonathan@digitalfamilyoffice.io

\$4,000

Custody Account

Insurance Coverage
Multi-Signature Security for Enhanced Protection
Designated Beneficiaries for Secure Asset Transfer
Retain Legal Custody of assets
Robust Bankruptcy Protection
Comprehensive Compliance and Regulatory Adherence
Unique Institutional Opportunities
Access to deep institutional liquidity

\$1,000

Advisory

Professionally Managed Strategies
Tailored Financial Advisory Services
Quarterly Meetings with Advisors
Comprehensive Portfolio Reviews
Strategic Estate Planning
Comprehensive Education and Strategic Planning
Tailored Solutions for All Financial Services Needs
institutional liquidity from assets

N/A

*This service is provided by Digital Ascension Group and is not offered directly by DWP.

Advisory

AUM FEE

| | |
|------------------|------|
| Under 5 million: | 2% |
| Between 5-10: | 0.5% |
| Over 10 million: | 0.4% |

Performance Fee

| | |
|--------------------------|------|
| Under 8% Return: | NONE |
| Between 8% – 20% Return: | 20% |

*Minimum monthly payment is 100 dollars regardless. Clients will pay the greater of the AUM fee or the 100 dollar min

*The performance is not charged on the appreciation of assets transferred to DWP by the client.

DWP FAQ for prospective clients



Welcome to Digital Wealth Partners (DWP), a full-service SEC-registered investment advisor specializing in investment management and advisory services. The firm specializes in digital assets and alternative investments, offering tailored financial strategies that combine deep blockchain expertise with holistic wealth management.

Below is a comprehensive FAQ covering our onboarding process, services, fees, and more.

For additional questions, contact us at support@digitalwealthpartners.net.

Partnership, Services, and Investor Eligibility Overview

Q: Who is Anchorage Digital, and why do you partner with them?

- Federally Chartered Digital Asset Bank - Anchorage Digital is a regulated institution that specializes in digital asset custody, settlement, and governance services.
- Secure Asset Protection - Assets always remain protected with world-class cybercrime, internal collusion, and fraudulent transfer coverage.
- Bankruptcy Safeguards - Assets held with Anchorage are protected with comprehensive bankruptcy protections.
- Full-spectrum Insurance - Coverage includes a wide range of potential risks, offering clients additional peace of mind.
- Regulatory Oversight - As an OCC-regulated trust bank, Anchorage meets stringent capital and audit requirements.

Q: What services does DWP offer?

- Digital Asset Custody: Secure, institutional-grade custody solutions with 24/7 access.
- Collateralized Lending: Borrow against BTC, ETH, SOL, or XRP with competitive loan terms.
- Exclusive Investment Opportunities: Access a curated pipeline of high-growth digital assets and alternative investments.
- Integrated Financial Planning & Advisory: Customized strategies, courtesy of our certified team, that not only align with your investment goals but exceed expectations.
- Tailored Insurance: Specialized coverage designed to safeguard your digital holdings.

Q: How can I trade digital assets with DWP and Anchorage, and what are the fees?

- You can buy and sell assets through DWP's OTC desk, settled by Anchorage, at a competitive 0.2% fee.

Q: Do I need to be an accredited investor? What Criteria should I meet?

- You do not need to be an accredited investor, however, some services are exclusive to accredited clients.
- To be an accredited investor, you must:
 - Have a net worth of over \$1,000,000 and income over \$200,000 w/o spouse, \$300,000 with.
- For entities (Such as corporations, LLCs, or trusts)
 - The entity must have total assets of over \$5,000,000, or
 - If the entity has multiple equity owners, then all owners must individually meet the accredited investor criteria (net worth or income requirements).
 - Trusts with over \$5,000,000 in investments may also qualify, as long as the trust was not specifically created to purchase a particular investment.

Account Requirements, Access, and Support Information

Q: What is the minimum Investment Requirement:

- 100,000 XRP in a single account.
- \$500,000 or equivalent in assets supported by our custodian, Anchorage Digital.

As a client, you must meet one of the two thresholds

Q: How can I pay fees?

- Assets held on platform.
- USDC Network.
- Wire Transfer.

*If neither USD nor USDC is available in your account at the time of billing, we will automatically liquidate the next available asset in the following order:

1. ETH → 2. XLM → 3. XRP*

Q: What account structures are available?

- Entities: LLC, Trust, or S Corp.
- Retirement Accounts: Traditional or Roth IRA
 - Inherited IRAs require consultation with a DWP advisor.
 - Non-U.S. clients should consult with local legal counsel.

Q: What are KYB/KYC requirements?

- KYB: Verifies entity accounts and controlling persons.
- KYC: Verifies individuals for retirement accounts.

For assistance, contact: help@parallelmarkets.com

Q: What is Onramp?

- Onramp is a secure, user-friendly platform that provides access to your Anchorage Digital Account for funding and management.

Q: How do I fund my DWP account?

1. Visit: advisor.onrampinvest.com/login
2. Select account, Click Quick Actions> Fund/Withdraw
3. Choose desired action: Wire transfer OR Crypto Deposit

Q: What if I have login issues?

- Use the Forgot Password option at advisor.onrampinvest.com/login
 - If issues persist, contact support@digitalwealthpartners.net.

Q: Can DWP assist with trusts or estate planning and/or entity formation?

- LLC Formation Assistance: Email info@digitalfamilyoffice.io
- Trust/Estate Planning Assistance: We provide assistance via vetted professionals.

Q: Is DWP regulated?

- Digital Wealth Partners is a registered investment advisor with the U.S. Securities and Exchange Commission.

*Digital Wealth Partners is an SEC-registered investment advisor. Registration does not imply any particular skill level. Always consult a qualified professional before investing. Digital asset investments carry risk, including volatility, regulatory change, and possible loss of principal. Past performance does not guarantee future results. Fees may change with notice. Performance fees apply only to returns over 8% for accounts exceeding \$1.1 M and exclude appreciation of transferred assets. DWP works with independent third parties, including Anchorage Digital (custody) and Onramp (account access). DWP is not liable for their actions or performance. Some investments are limited to SEC-defined accredited investors. Verify eligibility before participating.

For more information, review our Form ADV at www.adviserinfo.sec.gov or email support@digitalwealthpartners.net.

Client Estate Plan Sample

Here is an example for a common estate plan we see for clients



1. Asset Protection

The use of a Digital Asset Protection Trust shields assets from potential creditors and legal claims against the beneficiaries. By separating ownership and placing assets in the trust, this structure provides a layer of legal protection, which can be essential for high-risk assets like digital currency.

2. Tax Efficiency

Having digital assets in a dedicated LLC can help reduce taxes on profits, as it allows for specific deductions and business expenses. Additionally, gifting ownership of the LLC to a trust can create tax advantages, such as minimizing estate tax liability.

3. Separation of Management and Ownership

By establishing a management company that charges a fee to the trust, this structure creates a clear distinction between those who manage the assets and the beneficiaries who own them. This can ensure professional oversight, prevent conflicts of interest, and enable more efficient asset management.

4. Flexible Control and Income Distribution

Living trusts within this structure provide a mechanism for potential income distribution to the settlor and spouse, allowing them to draw potential income while maintaining control over the estate's long-term management. This offers financial flexibility for the primary beneficiaries without depleting the trust's principal.

5. Risk Segregation

Additional LLCs and trusts allow for diversification of risk across asset classes. By isolating different assets (like real estate, private equity, and digital assets) into separate entities, this structure minimizes the risk of a liability event in one area affecting other assets.

6. Professional Support

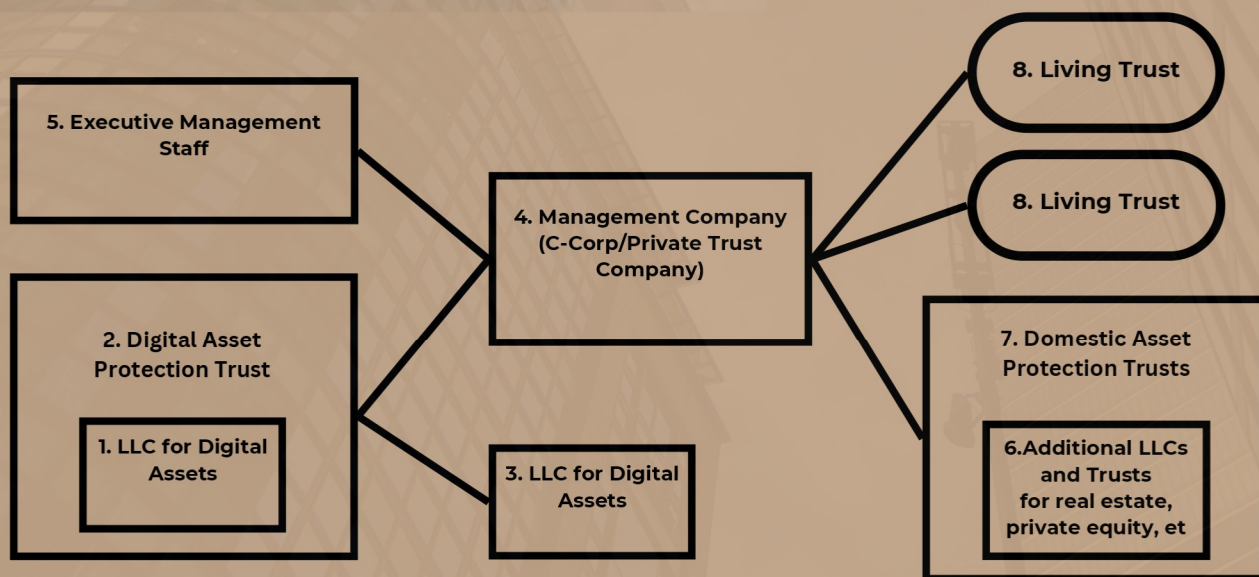
The inclusion of Executive Management Staff provides access to external professionals with expertise in estate and asset management. This can lead to more effective management strategies and ensure compliance with evolving regulatory and tax requirements.

Standard Estate Structure

1. LLC for Digital Assets
 - Primarily holds digital assets.
 - Helps reduce taxes on profits within the LLC.
2. Digital Asset Protection Trust
 - Helps safeguard trust assets from personal creditors and liabilities.
3. LLC "Outside" of the Trust
 - Part of the LLC ownership is gifted to the trust, providing tax benefits.
4. Management Company
 - Separates management and ownership of the estate.
 - Serves as a gateway to a family office structure by charging a fee to the trust for management services.
5. Executive Management Staff
 - Comprises external professionals who assist in operating the management company.
- 6/7. Additional LLCs and Trusts
 - Created to segregate risk among different asset classes, such as real estate, private equity, etc.
8. Living Trusts
 - Established through the management company.
 - Allows the settlor and spouse to draw a potential income.

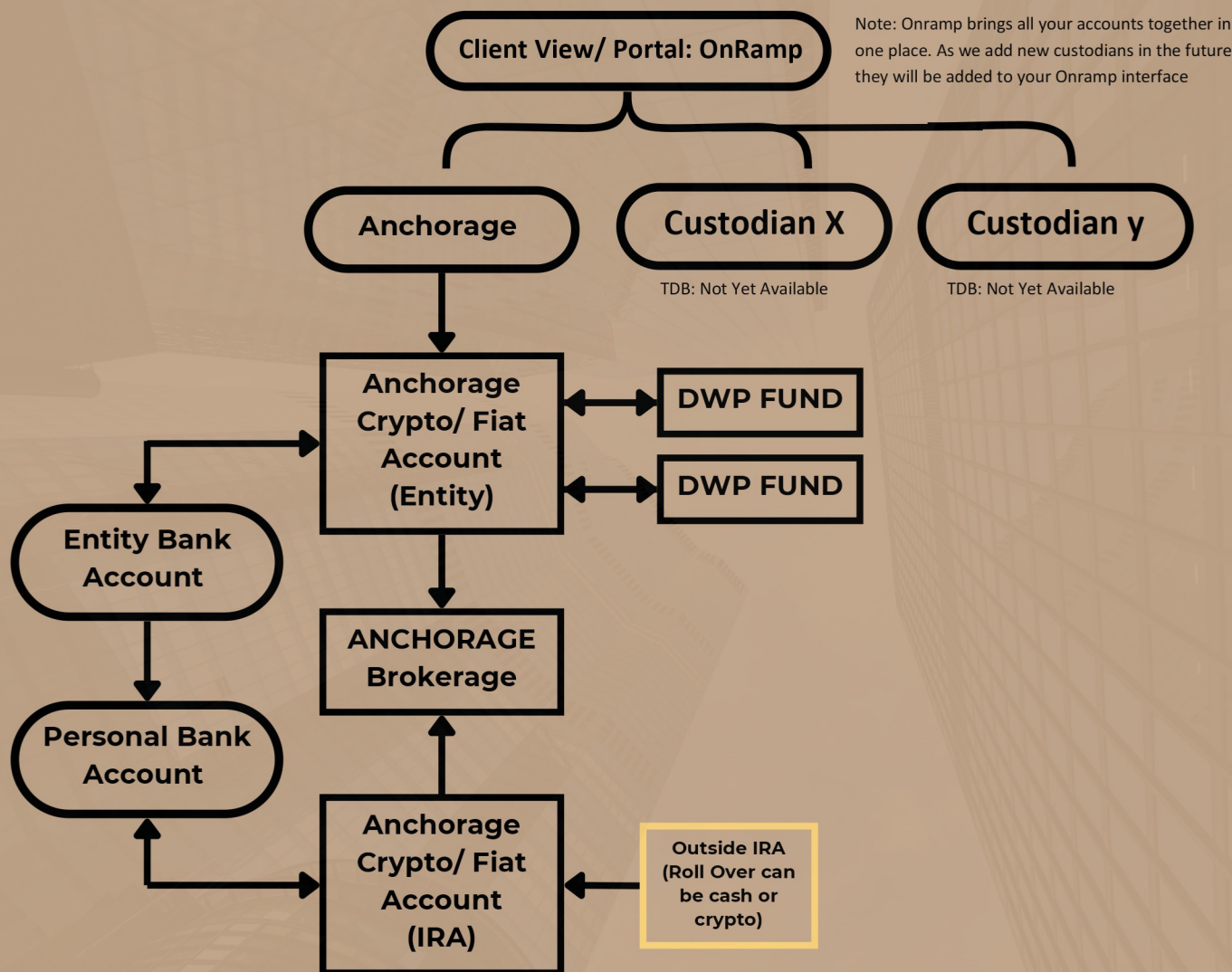
Diagram Structure Summary:

1. The Domestic Asset Protection Trust manages an LLC designated for holding digital assets.
2. A Management Company (C-Corp/Private Trust Company) oversees estate management, employs Executive Management Staff, and charges a fee to the trust.
3. Additional LLCs and Trusts exist under the Domestic Asset Protection Trust(s) for different asset classes.
4. Living Trusts may provide income for the settlor and spouse.



Client FAQ

Here is the standard process that clients typically follow during the onboarding phase:



The custody account setup through DWP offers clients a unified view of their assets via the Onramp portal. This system is designed to simplify asset management by aggregating holdings from multiple custodians into a single, user-friendly interface. Initially, your assets will be held in Anchorage, but as we continue to expand, we will integrate additional custodians. This ensures that clients can manage a wider range of asset types with more diverse capabilities as the platform matures.

The Onramp portal provides detailed reporting and tracking for each asset, including those held in Anchorage and any future custodians added to the system. Clients can easily monitor asset performance and transactions across both taxable and IRA accounts within the same portal. We are continually enhancing our services, including improvements to tracking and reinvestment options for IRA accounts, all while ensuring compliance with IRA rules.

As we expand our custodial relationships, clients will also gain access to deal flow across all custodians, further enhancing the investment opportunities available. This means that whether you are trading assets, earning yield on your holdings, or exploring new investment avenues, all activity will be accessible and manageable through Onramp.

Each account, whether personal or entity-based, will have a dedicated sub-account within the custodian, providing clear separation of assets while maintaining centralized management through the portal. This structure supports efficient order execution and asset transfers, enabling seamless management of crypto and other digital assets. We are committed to continuously improving our platform to meet the evolving needs of our clients.