CRYPTO CONSULTING INSTITUTE

Your Investor Profile & Strategy Report

LOW-RISK INVESTOR

A patient, lower-touch investor focused on building wealth steadily over the long term, without living in front of the charts.

71+
Combined Years of Experience

3K+
Clients and Counting

$56M
Recorded Client Profits

Excellent ★★★★★ 200+ reviews on Trustpilot

Prepared By: CCI Team

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www.cryptoconsultinginstitute.com

An engaged investor ready to read the cycle, accumulate quality with conviction, and actively manage a portion of their holdings around the data.

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START HERE

Why most people lose in crypto

Before we talk about your profile, let us be honest about why most people struggle in this market. It is almost never a lack of intelligence. It is a lack of structure. The same handful of mistakes show up over and over, and they are the real reason people fail. We have watched it happen for nearly a decade, so we know them well.

Mistake one, the day-trading and leverage trap. People see the gains, feel like they are missing out, and start day-trading because it looks like a shortcut. It is not. Trading is a full-time profession that takes years, and even the professionals do not win every trade. Add leverage and it gets worse fast. The overwhelming majority of people who use heavy leverage go broke or barely break even. As Warren Buffett put it, when you combine ignorance and leverage, you get some pretty interesting results. The day-traders who appeared in the last bull market have mostly vanished. Only the professionals remain.

Mistake two, handing your money over blindly. Plenty of people give their money to someone else hoping it is their golden ticket, without ever understanding what they are actually investing in. That is where people get hurt. Before you put serious money to work, it is essential to understand the asset. Yes, crypto is the highest-performing asset class in history. But it is not a money printer, no matter what some people expect, and the wrong approach turns that potential into painful losses. Understanding comes first. Everything else follows from it.

Mistake three, drowning in noise. Endless hours on YouTube, forums, and social feeds, taking tips from strangers and arm-chair experts whose incentives are not aligned with yours. Most people come out of that more confused than when they started, and confusion leads to poor decisions and, too often, to scams.

Scott Saunders
★★★★★ Financial Planner and CCI client

"Joe and his team will break down the crypto space so that it is simple to understand and empower you to make informed investment decisions that cut through the noise, allowing you to remove the punters mentality."

Mistake four, overcomplicating everything. Trying to time the exact top or bottom. Over-diversifying across dozens of coins you cannot possibly track. Too many moving parts, too many accounts, gains chased, tax forgotten, fees piling up. Investing should be simple. The goal is a clear path from A to D, not a chaotic tour through the whole alphabet.

Mistake five, following the herd. The fear of missing out is one of the strongest forces an investor feels, and it is brutal. The crowd buys in euphoria and sells in panic, the exact opposite of what works. Remember the shape of market psychology: optimism builds into exuberance, which is the point of maximum risk, then fear, panic, and depression, which is the point of maximum opportunity, before reluctance returns. The herd buys the top in mania while the smart money exits in a golden parachute. Markets exist to move wealth from the impatient to the patient.

Mistake six, no risk-management plan. No plan for position sizing, no plan for safe storage, no plan for what to do when things go wrong. Exchanges such as Quadriga and Cryptopia collapsed and took client funds with them, gone forever, with no insurance. You would not store your savings in a stranger's house and wonder why they vanished. Knowing how to safely hold and manage your assets is not optional.

And the one almost nobody admits. Short-term, intraday trading is no longer a level playing field. The fastest daily moves are driven by bots and algorithms acting in milliseconds. Competing with them screen-by-screen is a game most people quietly lose. The real edge for a person is higher up: structure, cycles, allocation, and discipline.

Brad
★★★★★ CCI client

"I came in thinking I was focused, but really I was confused. The biggest shift for me was learning to simplify: cut out the noise, ignore the hype, and stick to the basics. Education is everything. It's far better to invest in your education than to gamble on speculation."

These mistakes are the gap between a punter and a sophisticated investor. Closing that gap is the entire point of what we do. So, based on the way you answered the questions, we have identified you as **a Low-Risk Investor.** The rest of this report explains what that means, how an investor like you should approach this market, and the strategies that fit you best.

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YOUR PROFILE

You are a Low-Risk Investor

A low-risk profile does not mean timid, and it certainly does not mean you cannot build serious wealth in this asset class. It means you value steadiness, you have a longer time horizon, and you would rather not spend your life watching price charts. You want real exposure to crypto's long-term potential, captured in a calm, structured, low-stress way.

For an investor like you, the enemy is not missing the perfect entry. The enemy is emotion and over-activity: tinkering, reacting to headlines, and turning a sound long-term position into a series of anxious short-term decisions. Your edge is patience, and a strategy that lets you use it. As we say, having a long-term view rewards investors, and the goal is to put your plan on auto-pilot so wealth builds quietly in the background.

So your approach is deliberately simple and lower-touch. A sensible, pre-decided allocation sized to your net wealth, built up steadily over time, and then largely left to do its work across the cycle. Simplicity here is a feature, not a limitation. It is exactly what keeps you in the game long enough to benefit.

Slobodan

★★★★★ CCI Client

"The biggest breakthrough for me was cutting out the complexity and focusing on the right mindset and the essentials."

ALLOCATION

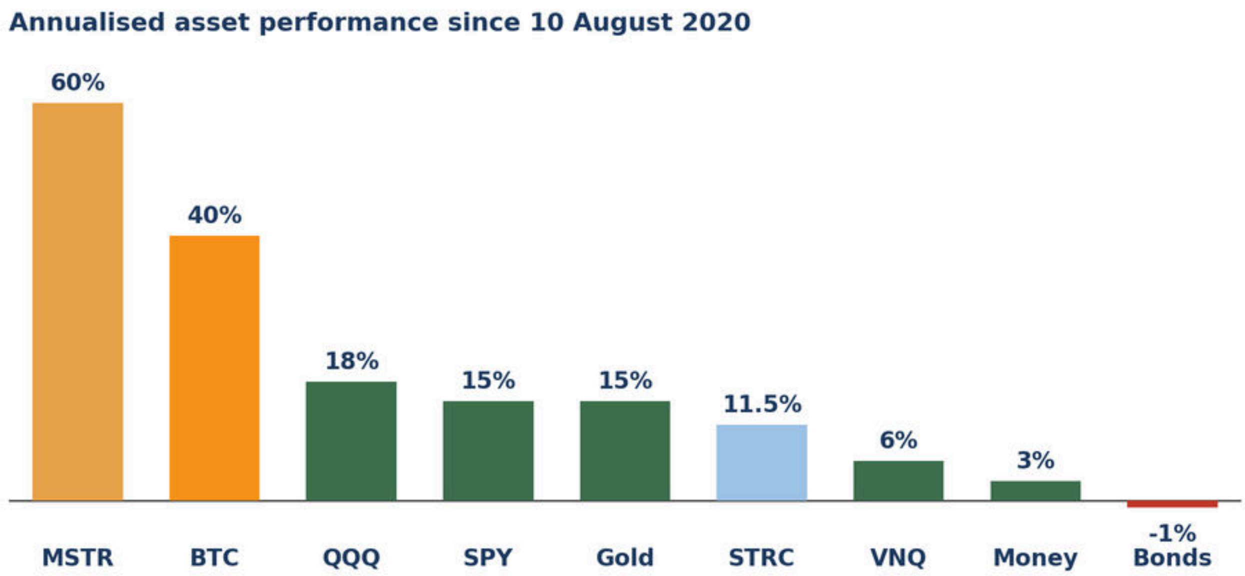
Allocating like a sophisticated investor

The biggest difference between a punter and a sophisticated investor is not which coin they hold. It is how they think about allocation. A sophisticated investor starts from the top down. What is my total net wealth, and what percentage of it belongs in an asset class like this, given my goals, my timeframe, and how much volatility I can genuinely live with?

That percentage is personal, and it is the foundation everything else sits on. Size it right and volatility becomes something you can sit through calmly. Size it wrong and even a good strategy gets abandoned at the worst possible moment, because the position was simply too big to hold.

Crypto is volatile. It has also outperformed every major asset class over long horizons.

We will never pretend this asset is calm. It moves hard in both directions, and you must respect that. But the long-term record is difficult to ignore. Measured on an annualised basis since August 2020, Bitcoin has outpaced equities, gold, property, and bonds by a wide margin.



Source: Strategy (strategy.com), as of 5 May 2026. STRC = effective yield. Bonds = PIMCO Active Bond ETF (BOND). Past performance is not indicative of future results.

The lesson is not that one asset is guaranteed to keep winning. Past performance is not indicative of future results. The lesson is that an asset this powerful, and this volatile, deserves a *deliberate* allocation, sized to your situation, rather than a random punt or total avoidance.

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What credible voices now recommend

For years the major institutions dismissed this asset class. That has changed, and their published guidance is a useful set of reference points for sizing your own exposure. The range runs from cautious to bold.

- **BlackRock,** the world's largest asset manager, has made the case for a 1% to 2% Bitcoin allocation in a diversified portfolio.
- **Bank of America** authorised its 15,000 wealth advisers from January 2026 to recommend a 1% to 4% allocation to digital assets, the lower end for conservative investors and the higher end for those with greater risk tolerance.
- **Morgan Stanley's** global investment committee set parameters of roughly 2% to 4% in late 2025.
- **Fidelity** has suggested a 2% to 5% allocation, and higher again for younger investors with longer horizons.
- **Ric Edelman,** founder of the Digital Assets Council of Financial Professionals and co-founder of Edelman Financial Engines, which manages around 300 billion US dollars, went much further in 2025. He called the traditional 60/40 portfolio obsolete and recommended a crypto allocation of 10% for conservative investors, 25% for moderate investors, and up to 40% for aggressive investors.

Notice the pattern. None of them say zero. The credible range now runs from a cautious 1% or 2% at the big institutions to 25% or more from advisers like Edelman, scaled up or down with the investor's risk tolerance. Where you sit inside that range is a function of your risk profile, which is the whole point of this report. **As a higher-risk investor you may sit toward the upper end of these ranges, but the discipline of a pre-decided allocation matters more for you, not less, because your activity is higher.**

Who is actually buying now

This is no longer a fringe asset held by speculators. Some of the largest and most patient pools of capital in the world are now meaningful holders, and that shift matters, because long-term holders behave very differently from punters.

Source: bitcointreasuries.net. Long-term, patient capital now holds a meaningful share of all Bitcoin.

Exchange-traded funds and public companies between them now hold well over two and a half million Bitcoin. These are long-term, sophisticated participants. They are not day-trading. They have allocated with a multi-year view, and their steady presence has changed the character of this market.

Even superannuation is moving in

Closer to home, more Australians are choosing to hold this asset class inside their superannuation, through self-managed super funds. ATO data shows SMSFs held around 3.2 billion dollars in crypto by late 2025, up from a few hundred million only a few years earlier, and newer funds often allocate the most. One major exchange reported a 69% jump in SMSF sign-ups in a single year, as people look for more control over their retirement savings.

Mainstream funds are following. AMP took its first Bitcoin exposure for members in 2024, and Hostplus, one of Australia's largest funds with around two million members, has said it is working toward making crypto available through its self-directed Choiceplus option, subject to regulatory approval. Moving super into this asset class is a significant step, with real compliance and structural considerations. It is exactly the kind of decision you want to make with genuine clarity and confidence, and it is an area we know well, with the right partners in place to help you do it properly.

To be clear, these are third-party views and market data shared as reference points, not a recommendation from us, and certainly not personal financial, tax, or superannuation advice.

Your own number depends on your full picture, which is exactly what a conversation with our team is for.

Barry Roberts

★★★★★ Trustpilot review

"My trading decisions are now based on comprehensive investment frameworks rather than guesswork, and that shift alone has changed how I approach any market."

Before you go further, let's make this about you

You now know your profile and how an investor like you should think about allocation and strategy. A report can take you this far, but it cannot see your full picture, your goals, or the specific questions in your head right now.

That is what a strategy call is for. One of our team will walk through your profile with you, dig into your situation, and help map out what these strategies actually look like in practice for you. The person you speak with has been exactly where you are right now, became a CCI client, implemented the plan and process to great success, and now supports people like you through the exact same steps. It is a genuine conversation, not a hard sell. If it makes sense and we see alignment, we will show you what working with us looks like.

We deliberately keep these calls limited to 15 a week so every person gets real attention.

→ **Book your free strategy call with the team.** cryptoconsultinginstitute.com

Only book if you genuinely want clarity on your next step. There is no pressure on the call.

Colbridge

★★★★★ Trustpilot review

"I spent years unsure where to start with crypto. CCI gave me a framework I could actually apply. If you want to understand this emerging asset class properly, this is the program that bridges the gap between confusion and clarity."

YOUR STRATEGY

The strategies that fit you

Your strategy has three layers that work together: the dollar cost averaging foundation, cycle investing on top of it, and disciplined accumulation of quality assets. The thread running through all three is that you act on data and the bigger picture, never on hype or emotion.

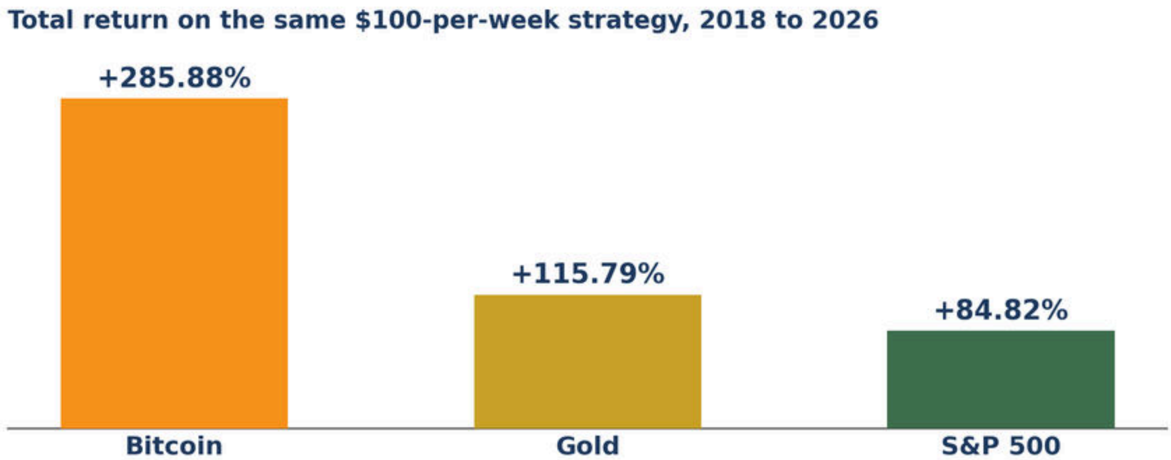
Dollar cost averaging: the foundation

Dollar cost averaging, or DCA, also known as recurring buys, means investing a fixed amount at regular intervals, daily, weekly, or monthly, regardless of the price on the day. You are not trying to pick the bottom. You are building a position steadily, and letting the average price take care of itself.

It works because it removes the two things that hurt investors most: timing and emotion. You never have to be right about the perfect entry. When price is low your fixed amount buys more, when it is high it buys less. There are ways to put this almost on auto-pilot, so your wealth is being built quietly in the background without you glued to a screen. For a longer-term investor, that is the whole point.

One refinement worth knowing. You can pause your recurring buys when price runs well above the levels where you still see genuine value, and simply switch them back on if it falls back into the value zone. Use this sparingly, though. The power of DCA is in its consistency, so it is not something to tinker with too much.

Here is what that discipline has looked like in practice. The chart below models a simple, hands-off DCA strategy: 100 dollars invested every week for the eight years to June 2026.



Source: newhedge, weekly $100 dollar cost average, 22 June 2018 to 23 June 2026. Illustrative of one historical window. Past performance is not indicative of future results.

Over that specific window, 41,800 dollars invested became around 161,000 dollars, a total return of roughly 286% for Bitcoin using this strategy, compared with about 116% for gold and 85% for the S&P 500 over the same period and the same method. *This is a historical illustration over one particular window, not a projection. A different start date would produce a different result, and past performance is not indicative of future results. What it does show is why a patient, structured approach to a volatile asset has rewarded discipline.*

Camilla
★★★★★ CCI Client

"Before the immersion, I had no idea where to start. I probably would have just thrown money in randomly and hoped for the best. Now I understand the importance of having a clear strategy and safe storage, and I feel far more confident investing."

A secondary strategy: larger lump-sum allocation

As you grow more comfortable, there is a second strategy worth understanding. Beyond steady recurring buys, some investors choose to move a larger portion of their net wealth into the market in a more deliberate allocation, to build a more diversified position faster than DCA alone would.

Be clear-eyed about the trade-off, though. Deploying larger sums at once carries more risk, because timing and price level now matter a great deal more to your outcome. Putting a large amount in at a stretched price is a very different experience to dollar cost averaging in patiently. This is the point where a lower-risk approach starts to step into medium-risk territory, and it is exactly the kind of decision that benefits from reading the cycle properly rather than guessing.

In other words, it is a strategy to grow into, with the data and structure to support it, not one to rush. Done with clarity it can accelerate how quickly you build a meaningful, diversified position. Done on a hunch, it reintroduces the very timing risk that DCA was designed to remove.

Your strategy sits on a sliding scale of skill

Think of these strategies as a ladder, ordered by the skill they demand. You do not have to climb it all at once. Master each rung before reaching for the next. The highlighted rows are the strategies that fit your profile.

Strategy	Skill	What it is
Dollar cost averaging	Low	Lowest touch. Build exposure steadily, remove timing and emotion.
Cycle investing	Moderate	Read the cycle with on-chain and momentum data. Accumulate and de-risk with the bigger picture.
Quality accumulation	Moderate to high	Screen for utility and revenue. Use the Bitcoin pair to judge timing.
Swing trading	High	Capture multi-day to multi-week moves. Demands real skill and risk control.

Highlighted rows fit your profile. The rest are shown so you can see where the path leads as your skill grows. This reflects the Minimum Dose principle we teach: roughly 20% of the right actions drive 80% of the results.

WHY IT WORKS

A system changes the quality of your decisions

Everything in this report comes back to one idea. The investors who succeed are not the ones with the hottest tip. They are the ones with a repeatable process they trust, and the support to apply it under pressure. Luck is not the factor. A proven process and a real support system are.

Our proprietary 5-Pillar Holistic Investment System is the framework behind everything we teach. Five pillars, working as one.

- **Investment Psychology.** The mindset, discipline, and emotional control to act calmly through every kind of market, instead of reacting to fear and greed.
- **Security and Risk Management.** Protecting your capital first, through safe storage, self-custody, sensible position sizing, and a real plan for when things go wrong.
- **Transacting.** Knowing how to actually buy, sell, and move your assets safely and efficiently, without the costly mistakes that catch most people out.
- **Investment Strategies.** The structured approaches that match your profile, from dollar cost averaging through to cycle positioning and beyond.

- **Identifying Opportunities.** How to find genuine quality, bringing technical analysis, fundamental analysis, on-chain data, and macro context together into one evidence-based read on the market.

Around these sit supporting modules, including taxation through our partners at Tax On Chain, and the practical side of where to find reliable data and how to put it to work. Most people lean on one pillar and ignore the rest. Pulling all five into a single repeatable process is what lets you act on evidence instead of emotion, and it is why our clients make calmer, clearer, more confident decisions.

Rich
★★★★★ CCI client, on the 5-Pillar System

"Before CCI, I had sunk money into projects that went nowhere because I didn't know what to look for. The 5 Pillars opened my eyes. I realised knowledge must come first, before taking action. With Joe's process, I now have the clarity, structure, and confidence to make informed crypto investments."

The second half of the equation is support. A system is far easier to follow when you are not doing it alone. Our clients have a world-class team and a community of serious investors around them, which is what turns knowledge into consistent action, through every kind of market.

Jack Avenali
★★★★★ CCI VIP and Mastermind client

"My whole life has improved after joining CCI. It stands out in mindset education as well as trading, investing, fundamental analysis and macro. The team provides a ton of support and tools, and the courses are well structured and always up to date."

And confidence is the quiet result of all of it. When you have a process and people beside you, you stop second-guessing and start acting.

Robert Jenkins
★★★★★ Trustpilot Review

"My confidence in analysing market opportunities has grown significantly, and I'm building a more informed approach to my portfolio every week. Instead of second-guessing, I now have a process I can actually trust."

What this looks like in client results

We are an education company, not a fund, and our clients hold their own assets and make their own decisions. But when people apply the system properly, the results can be significant.

Rikitama Wilson

★★★★★ Trustpilot Review

"Since starting the course, I've gone from $400k to almost hitting $1m in 2 months."

Russell Price

★★★★★ client-reported

"After 14 months of rookie mistakes and perseverance, I'm pleased to say I've just hit my goal of AUD $1M in profit. Thank you, Joe and Sam, for your guidance, understanding, belief, and support."

Results like these are not typical, and we will always be straight with you about that. They show what becomes possible with the right process, discipline, and time. They are not what anyone should expect, and figures are client-reported.

Crypto Consulting Institute

WHO WE ARE

Why investors trust CCI

Plenty of people sell crypto education. Very few can show the client results to back it up. We have spent since 2016 building exactly that track record, and it is why we are the No. 1 rated crypto education company in Australia and New Zealand on Trustpilot.

Excellent ★★★★★ 200+ reviews on Trustpilot	**71+** Combined Years of Experience	**3K+** Clients and Counting	**$56M** Recorded Client Profits

Crypto Consulting Institute was founded in 2016 and has worked with more than 3,000 clients across Australia, New Zealand, and beyond. To date, those clients have reported more than 56 million dollars in profits, with 27 reporting that they have crossed the million-dollar mark. Our team carries more than 71 combined years of experience in this market, we hold a 4.9-star average across more than 200 Trustpilot reviews, and Blockchain Australia has recognised our work with nominations for its education and community awards.

Led by Joe Shew

CCI was founded and is led by Joe Shew. Joe holds a first-class honours degree in finance from London and has been investing in crypto since 2014. Before building CCI he was a top-ten global performer at Robert Half International. He has been featured on Channel 9, Channel 10, NASDAQ, Dollars With Sense TV, Barclays Bank London, and the Bitcoin Blockchain Fair, and he remains the strategic engine and lead educator behind everything we do. His own story includes the hard lessons, which is why the mistakes in this report are written from experience, not theory.

Hanif Ibrahim
★★★★★ Trustpilot Review

"I've seen and experienced scores of courses over the years. This one is the standout. Real-world, balanced, and actionable information with first-class support."

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YOUR NEXT STEP

Where this report ends and your strategy begins

This report has given you the map: the mistakes to avoid, the profile you fall into, how to think about allocation, and the strategies that fit you. That is genuinely valuable, and we hope you read it more than once.

But a report can only ever be general. It does not know the full picture of your situation, your goals, or the questions running through your head right now. That is what a strategy call is for, and it is the single highest-value next step you can take.

On the call, the team will gain clarity on where you are up to, identify what has been holding you back, and map out a clear path. **It is not a hard sell.** It is an honest conversation about your situation and whether we see alignment. The person you speak with has been exactly where you are right now, became a CCI client, implemented the process to great success, and now supports people like you through the exact same steps. If it makes sense and we see alignment, they will show you what working with us inside the VIP Immersion Program looks like. If not, they will tell you that too.

For a medium-risk investor, the call is where we pressure-test how you are reading the cycle, how you have split your core from your active holdings, and how you are screening for quality. That is where the data turns into genuine conviction.

The VIP Immersion Program

VIP Immersion is where punters become sophisticated investors. It is built around the 5-Pillar System, paired with world-class support and a community of serious investors. We keep enrolments deliberately capped so the quality never slips. It is the path our success stories came through.

If you have not booked yet, a no-pressure strategy call is your next step. If you have already booked, think about where you are and what you really want, and come with your questions.

→ **Book your free strategy call with the team.** cryptoconsultinginstitute.com

Limited to 15 strategy calls a week. Book only if you genuinely want clarity.

Crypto Consulting Institute

Here is what becomes possible when people stop guessing and follow a real process, with the right guidance beside them.

Mark Iriks
★★★★★ client-reported

"Thirteen months ago, I had virtually no money and was in debt. Today, I'm managing a portfolio of around 3 million USD."

Adrian Stewart
★★★★★ client-reported

"From being rejected by the banks for a home loan even with two jobs, to turning $198k into $15 million in 16 months."

Lowina Blackman
★★★★★ client-reported

"I might be CCI's first batch of graduates who made seven figures, and I'm not their last. Joe literally changed my life. If you are thinking about which crypto to buy, buy yourself an education first with CCI."

Results like these are not typical, and we will always be straight with you about that. They show what becomes possible with the right process, discipline, and time. They are not what anyone should expect, and figures are client-reported.

Peter Jonasson
★★★★★ Trustpilot Review

"I met Joe during my stay in Thailand. He is genuine, curious and caring. This is clearly reflected in the CCI course, which is easy to follow, practical and well supported. Big thanks to Joe and the CCI team. 10/10."

Most investors chase green candles. Sharp investors read the cycle. One guesses, the other positions with conviction. That shift is what we help you make. Become the sheepdog, not another sheep in the flock. We are ready when you are.