MANAGED CRYPTOCURRENCY RETIREMENT ACCOUNTS

EDUCATIONAL GUIDE · 2026 EDITION

THE CRYPTO IRA GUIDE

What your retirement deserves
to know about Bitcoin.

INSTITUTIONAL CUSTODY. · ZERO-CONFLICT FEES. · CALCULATED CALM.

BLOCKTRUST

A NOTE BEFORE YOU BEGIN

This guide is not meant to sell you on cryptocurrency.
It is here to give you the information you need to make that decision yourself.

One question, answered above all: does crypto belong in my retirement plan?

At BlockTrust, we know you worked hard for your money.
The best way to protect and grow your wealth for retirement isn't always clear.

Do we stay with the traditional assets we've relied on for decades?
Or do we risk getting left behind as a new era of finance takes shape?

This guide offers you a comprehensive, honest overview of cryptocurrency as it stands in 2026. Everything you need to make the most informed decision possible with your money.

One thing to know before you read further.
BlockTrust offers a managed service, not just a self-directed platform.
That distinction matters. We'll explain why.

If anything is unclear, **simply email us at info@blocktrust.com** reply to any of our emails. A member of our team will contact you directly.

The BlockTrust Team

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WHAT IS A CRYPTO IRA?

The structure you're used to with exciting new possibilities.

An IRA is a tax advantaged investment account. Designed to allow for tax-deferred growth until you reach retirement. You probably already know this part.

A Crypto IRA is the same vehicle.
Same IRS rules. Same tax treatment.
The only difference is what's inside it.

Digital assets — primarily Bitcoin and Ethereum — instead of stocks and bonds. Or alongside them.

WHY DO CRYPTOCURRENCIES EXIST?

Digital currency was born from the 2008 financial crisis. A direct response to the institutional failure that wiped out trillions in retirement savings overnight.

Bitcoin was invented in order to solve the structural problems inherent in traditional money.

Central banks can print unlimited dollars, euros, or yen.
Bitcoin's supply is mathematically capped at 21 million. No more than that can ever exist.

This scarcity is enforced by code.
It is written in Bitcoin's DNA, not influenced by politicians with an agenda.

Major institutions have recognized this.
Morgan Stanley, Charles Schwab, and Fidelity, among others, now offer Bitcoin ETFs.

Several of the world's largest companies hold Bitcoin on their balance sheets.
What started as a challenge to the system has become a real institutional infrastructure.

BITCOIN AND ETHEREUM — THE FOUNDATION

BITCOIN — DIGITAL GOLD

Bitcoin doesn't just lead the market. It defines it.

Every currency in history has been debased by whoever controls it. Bitcoin does not answer to lawmakers or central banks. It follows no agenda. Its supply is mathematically capped at 21 million. Forever. A true certainty in a landscape of financial uncertainty.

Bitcoin has survived everything thrown its way. Each time critics declared it was over, Bitcoin surged to all-time highs within 18 months or less. No other asset has its track record. The network has never been hacked. It's never been shut down. Seventeen years of unbroken operation isn't luck. It is proof of a concept that is here to stay.

Bitcoin is the crypto of choice for the largest capital allocators in the world. BlackRock chose Bitcoin for its ETF. So did Fidelity. The United States government holds Bitcoin as a part of its strategic national reserve. When the smartest money in the world converges on a single asset, that signal is worth paying attention to.

BITCOIN PRICE HISTORY

2010 - May 2026

ALL-TIME HIGH: $126.198 (OCT 2025)

CHAPTER 1

BITCOIN AND ETHEREUM — THE FOUNDATION

ETHEREUM — MORE THAN A CURRENCY. A PLATFORM.

Ethereum is the foundation for a new financial system. Think of it like the internet itself. You don't just use the internet. Every app, website, and digital service we use every day runs on its infrastructure. Ethereum is the backbone.

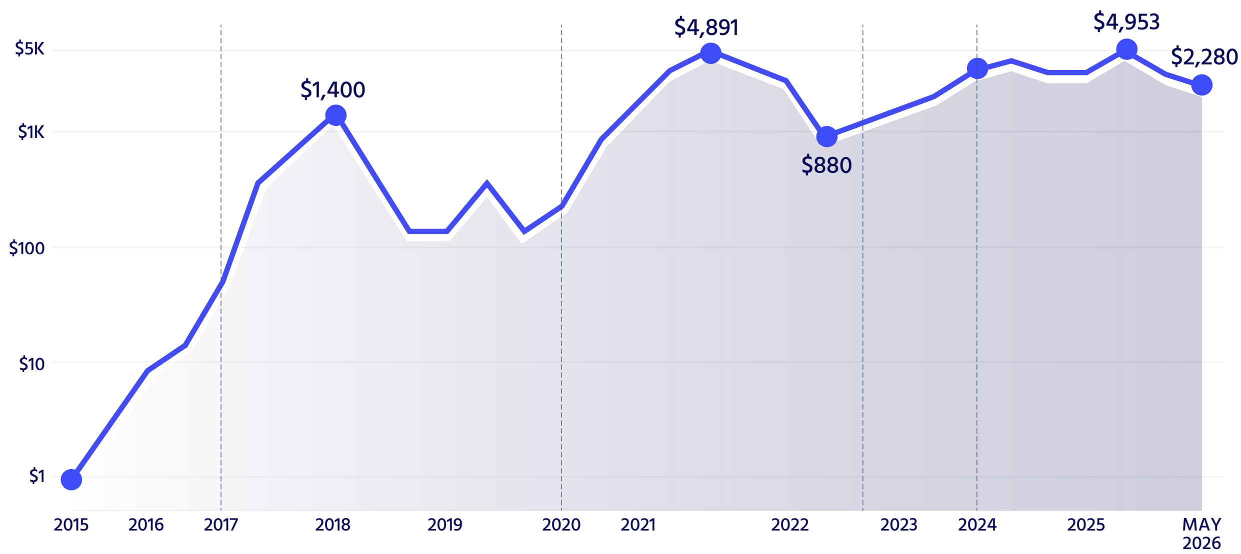
At the heart of Ethereum lies a key innovation - the smart contract. It's exactly what it sounds like. Imagine a contract that enforces itself automatically, without lawyers, banks, or any other middleman taking a cut. When conditions are met, it executes. Every major institution in the world is currently building the new wave of financial products with this technology.

Unlike fiat currencies, Ethereum is designed to become scarcer over time. The more the network is used, the more coins are burned from circulation. Permanently. Demand and use increase while supply decreases. Deflation is written into the network itself.

ETHEREUM PRICE HISTORY

2015 - May 2026 | USD

ALL-TIME HIGH: $4.953 (AUG 2025)



THE LONG-TERM PICTURE

Approximately 14% of American adults now own cryptocurrency. In 2019, that number was 7%. Crypto ownership among Americans aged 50-64 has doubled since 2021 alone.

Bitcoin ETFs attracted over $50 billion in inflows in their first year, the fastest in any ETF launch in history, including gold.

Over 70 publicly traded companies now hold Bitcoin on their balance sheets.

Both Bitcoin and Ethereum have delivered significant returns for long-term holders.

A pattern is emerging. Institutional adoption is accelerating. Supply remains finite. Demand is growing.

CRYPTO IRA REGULATIONS

In 2014, the IRS confirmed that digital assets can be held inside a self-directed IRA under the same rules as any other asset class. This has been settled law for over a decade.

The rules are clear, with legitimate structure. And BlockTrust operates entirely within it.

BlockTrust works exclusively with IRS-approved custodians - regulated institutions whose only job is to hold and protect your assets with maximum security. **No ambiguity. No gray areas. No surprises.**

THE TWO ACCOUNT TYPES

TRADITIONAL IRA

Contributions go in pre-tax.
Digital assets grow without triggering tax inside the account.
You pay income tax when you withdraw — at whatever rate applies then.

ROTH IRA

Contributions are post-tax.
Everything that grows inside the account is permanently tax-free.
When you withdraw in retirement, you owe nothing. Zero.

WHY CRYPTO NOW?

The opportunity. The trends. The timing.

THE INSTITUTIONAL MOMENTUM

The world's largest financial institutions are no longer watching from the sidelines. Morgan Stanley stated that its Bitcoin ETF launch was the firm's most successful ever, raising $100 million in just 6 days of trading.

JP Morgan reported a 64% increase in their Bitcoin ETF holdings, while simultaneously preparing to allow institutional clients to use Bitcoin & Ethereum holdings as loan collateral.

Pension funds, including Wisconsin & Minnesota, sovereign wealth funds, and university endowments have all allocated a portion of their portfolios to Bitcoin

This is no longer experimental. It's infrastructure.

THE STRUCTURAL OPPORTUNITY FOR BITCOIN

1. **Fixed supply in an expanding money environment.**
    - The US money supply has grown 40% since 2020.
    - Bitcoin's supply is capped at 21 million.
    - When supply is fixed and demand grows, value tends to follow.

2. **Low correlation to traditional assets.**
    - Bitcoin does not move in step with stocks and bonds.
    - Bitcoin's low correlation to equities provides effective diversification

3. **Generational wealth transfer is accelerating.**
    - $84 trillion will transfer to younger generations over the next 20 years.
    - Those heirs expect exposure to digital assets in their portfolio allocation.
    - Estate planning without crypto consideration will look incomplete.

PURCHASING POWER PRESERVATION

Cryptocurrency has earned its place in this conversation.

This is no longer simply about price speculation, but rather making sure retirement dollars are worth something in a decade or more.

What will your retirement dollars be worth in 2035?

THE CONSEQUENCE OF NOT DIVERSIFYING

With inflation and currency devaluation becoming permanent features of the modern economy, the margin between growing wealth and losing ground is thinner than ever.

Traditional retirement planning assumes 3% annual inflation.
At that rate, $100,000 today has the buying power of $55,000 in 20 years.
If actual inflation averages higher — as it did in the 1970s — the erosion accelerates.

CONTRIBUTION TIMING MATTERS

- **2026 IRA contribution deadline: April 15, 2027.**
- **2026 limits: $7,000 per year. $8,000 if you are 50 or over.**

Many people miss that you can contribute to the prior tax year until April.
That means you have until April 15, 2027, to make a 2026 contribution.
And you can make a 2027 contribution starting January 1.
Properly timed, that's $15,000 in allocation opportunity over four months.

SECURITY & SAFETY

The five questions we hear most often. Answered directly.

1 WHAT ABOUT THE VOLATILITY?

Digital asset volatility is real.
It's also manageable with proper allocation and a suitable time horizon.

Volatility creates opportunity for disciplined investors.
When assets fall sharply, systematic rebalancing can enhance long-term returns.

2 IS THIS IRS-APPROVED?

Yes.
The IRS confirmed in 2014 that digital assets can be held inside a self-directed IRA.
BlockTrustIRA works only with IRS-approved custodians.
Your account follows the same rules as any other IRA.

3 WHO ACTUALLY HOLDS MY ASSETS?

BlockTrust works exclusively with the most trusted Self-Directed IRA custodians in the country. These are regulated institutions whose sole purpose is to hold and protect your retirement assets, ensuring full IRS compliance and the highest standards of account security at every step.

Your cryptocurrency is held through sFOX, one of the most established and respected institutional digital asset custodians in the United States. sFOX operates at the institutional level, the same standard used by hedge funds and major financial institutions. Our relationship with sFOX also means we are able to pass through the lowest possible trading fees directly to your account.

Your assets are held in cold storage. Offline.
Held in a segregated account in your name.

Not pooled. Not commingled. Yours.

SECURITY & SAFETY

The five questions we hear most often. Answered directly.

4 WHAT IF I NEED TO ACCESS MY MONEY?

Digital assets like Bitcoin and Ethereum are easily sold back into cash via sFOX the day you make your request.

Once the assets have been sold, your cash will be returned to your IRA, where you can make a withdrawal.

It's your hard-earned money. Access to it should never be a question.

5 WHAT ARE THE FEES?

0.5%	25%	0.14%
QUARTERLY MANAGEMENT FEE	PERFORMANCE FEE — ON PROFITS ONLY	TRADING FEE

That is the complete fee structure.
No setup fees. No custody fees. No inactivity fees. No exit fees.

We only earn the performance fee when your account grows. That isn't an accident. That's how we structured the business.

We call this the Zero-Conflict Model. Chapter 5 explains why it matters.

THE TAX ADVANTAGE

The upside of Bitcoin. IRA tax advantages. One account.

If you buy digital assets through a regular investment account, every time you sell or rebalance, the profit is taxable.

At short-term rates, that can be **up to 37%!**

For volatile assets that benefit from active management, the tax drag compounds. Every adjustment can cost you.

INSIDE AN IRA — THE DIFFERENCE

TRADITIONAL IRA

Contributions go in pre-tax.

Digital assets grow and are actively managed without triggering tax inside the account.

You pay income tax only when you withdraw in retirement — typically at a lower rate than your working years.

ROTH IRA

Contributions are post-tax.

From that point on, everything that grows inside the account is permanently tax-free.

When you withdraw in retirement, you owe nothing. Whatever the account becomes is yours. Entirely.

ROLLOVERS & IRA TRANSFERS

If you have an existing 401(k) or traditional IRA, those funds can move into a Crypto IRA without triggering a tax event, as long as the transfer is handled correctly.

BlockTrust offers a white-glove IRA service to help you open your new IRA and initiate your rollover/transfer.

WHY BLOCKTRUST?

MANAGED VS. SELF-DIRECTED — THE DISTINCTION THAT MATTERS

Other Crypto IRA providers offer one thing.
Open your account. Hand you a dashboard. Then leave you to manage your own allocation.

You are solely responsible for your trading decisions.
When to rebalance.
What to do in uncertain times.

BlockTrust is not just a platform. With Animus, we offer a managed service with a stellar track record of beating the market going back 7 years.

You shouldn't have to spend your time worrying about your crypto portfolio.
Your job is to decide if crypto makes sense for you.
Our job is to manage it — 24 hours a day, 7 days a week.

WHY THAT DISTINCTION MATTERS FOR GENERATIONAL WEALTH

Digital asset markets operate differently than traditional equity markets.
They trade 24/7. Volatility can spike overnight. Weekend moves are common.

For someone building generational wealth over decades, those short-term moves are noise.
But they require systematic management to capture opportunity and limit downside.

Most retirement investors didn't spend the last decade learning crypto market dynamics.
And you shouldn't have to.

WHY BLOCKTRUST?

THE ZERO-CONFLICT MODEL

Most financial products pay their managers the same whether you make money or not. Ours doesn't.

We charge a 0.5% quarterly maintenance fee to cover the cost of running your account.
We charge 25% on profits — only on profits.
If your account doesn't grow, we don't earn a performance fee.

They profit when you trade. We profit when you grow.

That's the Zero-Conflict Model.

OUR CREDENTIALS

BlockTrust is a registered US company.
All accounts are established as legitimate self-directed IRAs in accordance with IRS rules.

Custody

sFOX. Independently regulated and audited institutional custodian.

sFOX

Portfolio Management

Animus AI. Continuous volatility monitoring and rebalancing.

ANIMUS

Insurance

$200M coverage
on held digital assets.

Fees

Disclosed in full before you commit to anything.

CHAPTER 6

THE ANIMUS ADVANTAGE

How AI-driven data analysis changes crypto portfolio management.

MODERN MARKETS REQUIRE MODERN TOOLS

AI is no longer just a buzzword. If used properly, it is the new competitive edge.

Animus Technologies was ranked #1 in the world by Bitcoin Magazine for crypto trading strategies, beating out hundreds of other companies worldwide.

When Bitcoin fell in 2022 and again in 2025, most crypto investors took the loss.
Animus delivered positive returns both years.

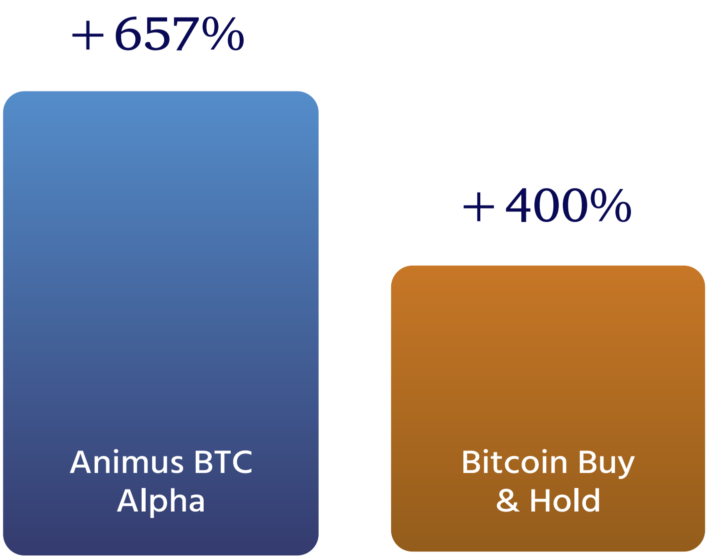
HOW ANIMUS WORKS

Animus monitors your portfolio continuously across multiple market signals.
On-chain data. Trading volume. Price momentum. Correlation shifts. Institutional flow.

When conditions exceed predefined thresholds, Animus takes action.
No guesswork. No chasing trends. No panic buys or sells.
It follows mathematical rules designed to capture opportunity and limit downside.

THE PERFORMANCE DIFFERENCE

Active management matters most when markets are at their most uncertain.
Systematic rebalancing during high-volatility periods consistently outperforms buy-and-hold strategies, and crypto offers more opportunities for active management than most asset classes.



The difference is not luck. It is disciplined execution at the exact moments when most investors panic. Active management matters in volatile asset classes.

Systematic rebalancing during high-volatility periods can significantly outperform buy-and-hold strategies.

THE ANIMUS ADVANTAGE

How AI-driven data analysis changes crypto portfolio management.

WHAT THIS MEANS FOR YOUR PORTFOLIO

24/7 Monitoring

Digital assets trade around the clock.
So does Animus.

Systematic Rebalancing

Turns volatility into opportunity.

Disciplined Execution

Removes emotional decision-making from a highly emotional asset class.

WHY THIS MATTERS FOR GENERATIONAL WEALTH

Compounding gains year over year, especially in a tax-advantaged account, is the most powerful force in wealth building.

Avoiding or minimizing losses is the single most effective way to maximize your returns over time.

BlockTrust is for investors who recognize the generational opportunity in digital assets, but don't have the desire to navigate the complex market themselves.

WHAT OUR CLIENTS SAY

> *I watched a lot of YouTube videos about crypto IRAs before I found BlockTrust. What struck me was how patient and straightforward their expert was on the call. No pressure whatsoever. I came away feeling genuinely informed — and I opened my account two weeks later.*
>
> — Robert M., 61 · Colorado

> *My wife and I were both sceptical. But after reading the guide and having the call, we decided to roll over a small portion of my 401(k). The process was handled entirely by their team. It took less than two weeks.*
>
> — James T., 64 · Texas

> *What I appreciated most was the honesty. They didn't oversell it. They explained the risks clearly, told us what allocation they'd typically recommend for someone my age, and let us make up our own minds. That's what you want from a retirement expert.*
>
> — Patricia L., 67 · Florida

WHERE TRADITIONAL RETIREMENT DISCIPLINE MEETS MODERN EXECUTION TECHNOLOGY

READY TO FIND OUT IF THIS IS RIGHT FOR YOU?

You've done the research.
This guide has given you the framework.

THE ONE THING LEFT IS A 30-MINUTE CONVERSATION.

One of our experts will go through your situation.
They'll answer any questions you still have.
They'll give you an honest view on whether a Crypto IRA makes sense for you.

If it doesn't — they'll tell you that.

BOOK YOUR FREE 30-MINUTE CONSULTATION

(877) 649-6732

blocktrust.com/book

MONDAY – FRIDAY · 6AM – 5PM PST

BLOCKTRUST

No cost. No obligation. No pressure.