



THE 2020 PHENOMENON PLAYBOOK

By Teeka Tiwari



PALM BEACH CONFIDENTIAL

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Friends, I know you're anxious to get started right away. Below is the list of coins from my 2020 Phenomenon Playbook that are currently below my buy-up-to price.

When you're ready, I urge you to read the rest of the report for all the details on each project.

Two important notes before you make any trades:

1. You don't need to risk a lot of money to make huge gains with cryptocurrencies. I recommend you place no more than \$200–400 for smaller accounts and \$500–1,000 for larger accounts into each trade.
2. Some coins may be trading above our recommended buy-up-to prices at the time you read this report. If this is the case, just be patient. Crypto prices fluctuate by the minute, and most of the time, they'll come back within range. Use limit orders and let the price come to you. If we see a good opportunity to raise buy-up-to prices, we'll send you an alert.

2020 Phenomenon Play No. 1: Crypterium (CRPT)

Buy up to: \$0.45

Buy it on: KuCoin, CoinSwitch

2020 Phenomenon Play No. 2: Tierion (TNT)

Buy up to: \$0.08

Buy it on: HitBTC, Binance, CoinSwitch

2020 Phenomenon Play No. 3: ox (ZRX)

Buy up to: \$0.75

Buy it on: Coinbase, Binance, Bittrex, CoinSwitch, Uniswap

2020 Phenomenon Play No. 4: Crypto.com (MCO)

Buy up to: \$10

Buy it on: Bittrex, Binance, Crypto.com Wallet, CoinSwitch, Exodus

2020 Phenomenon Play No. 5: Status Network Token (SNT)

Buy up to: \$0.04

Buy it on: Bittrex, Binance, KuCoin, CoinSwitch, Exodus, Uniswap

Bonus 2020 Phenomenon Play: Solve.Care (SOLVE)

Buy up to: \$0.12

Buy it on: Bittrex, KuCoin

At the end of this report, you'll also find a list of the remaining coins in my 2020 Phenomenon Playbook. These are currently above my recommended buy-up-to prices, but I urge you to add them to your watch list and be patient.

Friends, welcome to *Palm Beach Confidential*.

In this special report, I'll be sharing with you valuable commentary on the state of the crypto markets and the upcoming Phenomenon... and, of course, the tiny cryptos in my "2020 Phenomenon Playbook."

You've made a great decision to join me today. That's because an opportunity like this won't exist for another four years. And when the next Phenomenon strikes in four years, who knows how big the crypto market could be?

Just four years ago, most traders had never even heard of "bitcoin." But by 2024, it could be part of every investor's portfolio... And the chance to take a tiny stake and multiply it hundreds... thousands... or millions of percentage points could be gone forever.

Before we get started, there's one thing you should know: Crypto is notoriously volatile. It doesn't go up in a straight line. We'll have plenty of days when our holdings get hammered.

You likely saw this in both the stock market and crypto market in recent days due to the coronavirus.

But I believe it's crucial to stay focused on the bigger picture. And as I'll tell you in a moment, for crypto, the future is bright. So I'll share with you why right now is the perfect time to invest in this market most people are overlooking...

Nearly every time I've opened my Palm Beach Confidential service to new members, the entire crypto market was getting devastated...

- It happened in April 2016, when the market was down 10%. Yet a year later, my new subscribers saw cumulative gains of over 1,000%.
- The same was true on April 20, 2017. And again, 32 days later, my new subscribers saw cumulative gains of over 1,000%.

- Even during the 2018 Crypto Winter, we opened *Palm Beach Confidential* in March when the market had dropped 27%. But by April 20 that year, my new subscribers saw cumulative gains of over 1,000%.
- The same was true in 2019. Bitcoin had dropped 24% when we reopened membership on September 19. And yet again, less than five months later, my new subscribers saw cumulative gains of over 1,000%.

Again and again, I've refused to open my doors to new members during the boom times... Even though I would have sold more newsletter subscriptions.

Selling the most subscriptions has never been my goal.

Sure, I'm a capitalist. I wouldn't be much of a businessman if I ran my business at a loss. But making more money for my publisher just for the sake of making more money is not my focus.

My *primary* focus is to help as many people as I can vastly improve their financial lives. It's my calling... And according to testimonials from thousands of satisfied subscribers, I'm doing a pretty good job at it so far. Like:

- John B., whose starting stake of \$250 bloomed to \$250,000.
- Ted T., who turned \$20,000 into \$691,000.
- And Barry W., who saw his crypto account hit over \$4.5 million in just a few months.

I've hit my 1000% guarantee again... and again... and again. In fact, the last time I made that guarantee, we made good on it in under two months.

But this time around, things are even better. Altcoin (all cryptos besides bitcoin) valuations are down to levels we haven't seen since July 2017. Back then, it only took six months before valuations exploded 10 times higher.

So you're joining at exactly the right time...

The Joining of Two Forces

Then, just like now, two forces came together that shot a handful of crypto coins up into the stratosphere.

Along the way, they changed thousands of crypto investors into multimillionaires.

I call this event "The Phenomenon." It happens once every four years. And I can tell you it's 100% guaranteed to take place, regardless of what's happening with crypto prices.

The last two times this Phenomenon happened, we saw a handful of coins shoot up as much as 414,414% (Spectrecoin), 539,733% (Reddcoin), and even over 1,000,000% (Verge).

\$500 into each of these coins would have been worth as much as \$2 million, \$2.7 million, and \$5 million, respectively.

Now, past performance is no guarantee of future success. But in this special report, I'll lay out the tiny coins I believe could follow a similar explosive pattern.

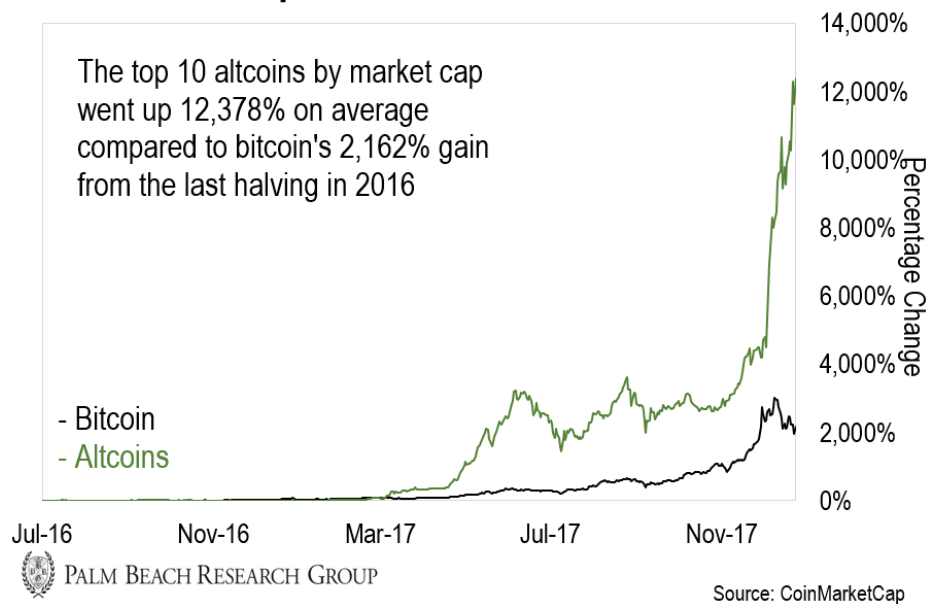
Before I get to the few small coins I identified on my nearly year-long world tour, let me explain what these two forces are... and how their combination can hand you life-changing gains.

Force No. 1: The Halving

There can never be more than 21 million bitcoins in existence. Their issuance is strictly regulated by computer code.

Every 10 minutes, bitcoin "miners" compete to

Bitcoin vs. Top 10 Altcoins



solve a complex mathematical problem using computing power. Right now, whoever solves the problem first is awarded 12.5 bitcoins.

A halving event is when the bitcoin reward gets cut in half. So each halving reduces supply coming to the market every four years. The first halving occurred in 2012, and the second in 2016. The third will occur in May 2020.

When that halving event occurs, the bitcoin reward will drop from 12.5 to 6.25 bitcoins. Over a year, that will drop the supply of bitcoin coming to the market from about 675,000 to about 337,500.

Why is that important?

Bitcoin is the gateway to crypto; think of it like the reserve currency of the crypto world. So if demand stays the same but supply gets cut in half, what happens to the price?

It goes up.

And when demand skyrockets, it goes up a lot. From the last halving to the end of 2017, bitcoin rose 2,162%. But if you look at the altcoins... they went up 5.5 times more.

But cutting the supply of bitcoin is not enough to turn a few \$500 investments into a multimillion-dollar fortune.

You need the second force. You need massive, sustained, record-high demand.

Force No. 2: Massive Increase in Demand

The second force behind The Phenomenon is a massive increase in demand.

That's why I flew a private jet to Switzerland... It's the epicenter of the crypto boom. I wanted a first-hand look at what was happening in this space.

Switzerland is home to one-third of the world's offshore wealth. The world's wealthiest individuals and families have stored \$2.3 trillion there.

The Swiss bankers who control all this wealth are building the infrastructure that will transform crypto into a trillion-dollar market...

Already, Swiss investors can buy bitcoin using the same interface they use to buy shares of Apple.

And recently, the Swiss government granted a former high-level UBS bank executive approval to open the world's first licensed crypto bank. It's designed to bring digital assets to institutions.

But demand for crypto doesn't stop there.

Zug, Switzerland, used to be known as a hotspot for Fortune 500 companies. Now, it's being called a different name: Crypto Valley.

It allows residents to pay for government services in bitcoin. Walk past the city's town hall, and you'll see a "bitcoin accepted here" sign. Keep walking, and you'll make it to a high-end restaurant. It accepts crypto, too.

And not far away is the Swiss stock exchange. It's launching a crypto asset-trading platform. And it already has two bitcoin exchange-traded funds

(ETFs) live.

On top of all this, the "Amazon" of Switzerland has begun accepting cryptocurrency payments.

But the Phenomenon isn't only happening in Switzerland. We're seeing demand pick up around the world.

Last fall, Germany – Europe's largest economic power – rewrote its laws to allow German banks to build crypto products, offer crypto trading, and hold crypto on behalf of their clients.

Just two weeks after Germany's landmark law passed, the \$1 trillion Dutch banking giant ING announced it'll allow its customers to store their crypto assets with the bank.

Back in April 2018, India's central bank ordered banks and financial intermediaries to stop dealing with crypto-related businesses. And the government was drafting a bill to sentence its citizens to 10 years in prison if they went against the ban.

Then, in a complete reversal earlier this year, India's Supreme Court declared the ban unconstitutional. This ruling will bring 5 million crypto investors back into the market.

And in South Korea, a recently passed amendment gives businesses clarity when it comes to cryptocurrencies. It removes the gray area business had been operating in. It's a boon for the 70 exchanges that operate in Korea, which is home to the third-highest crypto volume in the world.

And while we're seeing big waves across the world, America is getting on board as well.

In late April, the Securities and Exchange Commission (SEC) allowed \$130 billion hedge fund Renaissance Technologies to get involved in bitcoin.

This is big...

RenTech's Jim Simons is the highest-earning hedge fund manager in the world, according to Forbes. And his Medallion Fund is famous for achieving the best continuous returns in history. Between 1994 and 2014, it generated average returns of above 71.8%.

And another major player just came into crypto: Marc Andreessen. He co-founded Andreessen Horowitz, a top Silicon Valley venture capital (VC) firm. And earlier this month, we learned his firm is shifting \$515 million into crypto.

So what you're seeing is the top hedge fund and top VC firm get into crypto right *before* the Phenomenon takes off. As I always say, follow the smart money...

And this is all just the tip of the iceberg...

We're on the verge of 500 million stock investors being able to buy crypto with just one click of their mouse. I believe this huge influx of demand will ignite the prices of a handful of coins to levels we've never seen before.

That's why I've put together this playbook for how to play the Phenomenon in 2020... before the opportunity is lost for another four years.

Bringing It All Together

While the crypto markets and traditional markets roil with fear and volatility, I've been preparing my readers for the upcoming Phenomenon for months now...

I released two sets of buy lists with coins I believe could propel small starting stakes into millions. And it's not too late to join them and get ready to ride these tiny coins to outstanding gains as the Phenomenon plays out.

You see, some of the coins I originally recommended are still within buy range. So this is a great time to take positions in them.

But this opportunity won't last long...

So I want to congratulate you on choosing to come join me...

You intuitively know you don't get rich following the crowd. You have to break away and be willing to do what other people won't... And that's exactly what you did when you chose to join *Palm Beach Confidential*.

I want to honor that decision and do everything in my power to transform your financial life.

So welcome to the team. You've made an excellent decision. I believe you can dramatically improve your financial life forever with the five small investments in this report.

Please remember: Be rational, and don't invest any more than \$200–400 if you're a small investor and \$500–1,000 if you're a bigger investor. What I love about cryptocurrencies is they're the perfect asymmetric bet. You don't have to take life-changing risks to make life-changing gains.

And one more crucial note all readers should keep in mind before we get started...

IMPORTANT NOTE: Immediately after our buy recommendations, we often see an initial price spike. We understand this can be frustrating. But don't worry. This is par for the course in the cryptocurrency space. Most of the time, the recommendation falls back below our buy-up-to price. As long as it's below the buy-up-to price, use a limit order within 5–8% of where the current price is when you're purchasing it. And just be patient and let the price come to you.

And as an added bonus, I have an additional token in today's special report you can add to your own playbook to take advantage of the 2020 Phenomenon.

2020 Phenomenon Play No. 1: The Crypto Payment App

Spending crypto is not easy. Many merchants don't want to bother with it.

The global volume of crypto purchases is just \$2 billion vs. traditional fiat purchases of \$3 trillion. Accepting crypto requires merchants to invest in a completely different infrastructure. And it just doesn't make financial sense.

You do have companies trying to make it easier to spend crypto. But here again, you have myriad problems. They require users to shuttle around different currencies, plus long wait times and high fees. And many of these solutions require you to hold a certain amount of cryptocurrency to pay fees.

It's all very clunky, time consuming, and expensive. And on the merchant side, fees can quickly reach 5% or more.

The other problem is people don't like spending their crypto. There's a regret that comes from spending crypto only to see it jump higher.

So a winner in the crypto payment network space needs to solve three problems:

- It has to make merchant adoption easy and cheap.
- It has to make consumer adoption easy and cheap.
- It has to have a low-cost way to allow consumers to borrow against their crypto holdings, so they're incentivized to spend while still "HODLing" (holding on for dear life).

It was in Eastern Europe that I found a project with an answer for all three problems.

When using it, merchants won't even know they're accepting crypto. For the merchants, the

entire transaction happens in their local currency. Even the fees, which are paid for in the network's native crypto, are seamlessly deducted without having to buy or hold anything other than the currencies you want.

Even better for merchant adoption: Fees are capped at 1–2% vs. 3%-plus charged by traditional payment companies. So merchants get lower costs, they don't ever touch crypto, and they can use their existing payment networks to receive payments.

On the consumer side, it gets even better. Consumers pay small transaction fees of just 0.5% vs. fees as much as 3%.

Best of all—it's super easy to use. You can set it up in minutes and buy crypto in an instant. You never even have to touch crypto.

You simply link your bank account. Then add your dollars, pounds, euros, rubles, or yen. You can automatically buy or deposit crypto funds. (Note: some features may not be available in every country.) Once you've loaded up your card, you can spend your money anywhere credit cards are accepted.

And if you don't want to spend your actual crypto, you can easily borrow money against your crypto at rates that start at just 2.5% per month.

To date, it's the best payment solution I've found in the crypto marketplace for merchants and consumers.

The Future of Crypto Payments

The project making the buying and spending of crypto as easy as spending cash is **Crypterium (CRPT)**.

All in, Crypterium has a global team of about 90. And it's one of the best I've seen in the crypto space...

What I love about this project is that the heavy lifting is done. It has a product that works. A little over a year ago, it made bold promises. And unlike many other projects, it delivered.

A recent deal with UnionPay, the world's largest credit card issuer, now allows Crypterium users to spend crypto at over 50 million locations. Users can even use the global ATM network to convert their crypto into cash.

It is truly remarkable what Crypterium has been able to pull off over the last year.

To read about how Crypterium's app works, [read our original write-up here](#).

The CRPT token underlies the Crypterium mobile app. CRPT is special in that every time someone uses the Crypterium app or Crypterium card to make a purchase, he's charged a 0.5% fee—in CRPT. And this all happens without the user having to hold any CRPT.

Our belief is that Crypterium's combination of crypto borrowing and spending applications will make it the go-to app when it comes to consumers spending their crypto gains without losing their crypto exposure.

It's the combination of both a borrowing and spending platform in an easy-to-use package that is the "special sauce" missing from the space.

We think the Crypterium app will go viral, and ultimately, tens of millions of consumers will flock to it to buy, borrow against, and spend their crypto winnings.

Given Crypterium's head start in the space, ease of use, and global footprint... the project could become one of the most important payment players in all of crypto.

What's It Worth?

To figure out the value of the CRPT token, we

have to model the projected volume of payments that will flow through the Crypterium payment network. At this time, there are more than 500,000 registered users on the network.

Through the first quarter of 2020, users on Crypterium generated over \$5 million in gross dollar volume (GDV). That's up 400% from the same time a year ago.

And we expect Crypterium's volume to grow rapidly as it continues to add new customers and services.

Based on its results to date, we project a \$100 million GDV run rate within the next two years.

Assuming the average burn rate of CRPT remains the same, CRPT would need to be priced at \$1.92. (The burn rate is the amount of a token taken out of circulation.)

That's a 700% gain from current prices.

Ultimately, we think that's way too conservative.

Three years from now, Crypterium could easily be processing \$1 billion in payments annually.

It's not as far-fetched as it might seem. Consider that Mastercard processes \$6 trillion worth of transactions every year.

Assuming \$1 billion in payments annually, CRPT would need to be priced at \$19.23.

That's a 7,900%-plus gain from today's prices, making CRPT an excellent asymmetric bet.

Payment networks are like toll bridges. They take a small piece of everything that crosses their network. And once built, they're very difficult to dislodge. And Crypterium has the potential to be one of the payment backbones of the entire crypto ecosystem.

If I'm right on the long-term trajectory of this project, then Crypterium could end up processing

\$10 billion in volume annually—and deliver gains around 79,900%.

This is one that absolutely needs to be in your portfolio.

As always, place no more than \$200–400 for smaller accounts and \$500–1,000 for larger accounts into this trade.

Action to Take: Buy Crypterium (CRPT)

Buy-up-to Price: \$0.45

Stop Loss: None

Buy It On: KuCoin, CoinSwitch

Store It On: Crypterium Wallet

2020 Phenomenon Play No. 2: Securing the World's Documents

The number of documents we use each year is massive.

Just to give you some context, U.S. office workers alone produce an estimated 50 trillion pages of documents each year. Many of them are converted to digital copies, making them highly susceptible to cyber tampering.

So the key problem to solve is: How do you easily secure all that data for a minimal cost?

You see, the cost to secure a document can't outstrip its value. Think about it this way: Would you employ an army of thousands to protect a child's piggy bank?

Obviously not. The cost of protection is far more than the value of the piggy bank.

But in this section, I'll tell you about a project we've found that's figured out how to secure the world's digital documents for just fractions of a penny. And customers can use its solution without any programming knowledge.

Unlike current solutions that require climbing a steep learning curve, anyone can use it. With the

click of a mouse, you can instantly secure a document.

This ease of use is one of the reasons it was able to sign a deal with one of the world's biggest tech firms.

The deal will deliver its document-protecting tools to 20,000 companies. Last year, these companies generated over a trillion dollars in revenue. And we estimate they'll process 15.2 billion pages of documents each year.

The market has failed to grasp just how big a deal this is. That gives us a massive advantage. This one partnership could make this project the leading provider of document security. And it would take this token up 460% this year... and 2,164% over the next three to five years.

Data Anchoring to the Blockchain

The project set to take document security mainstream is **Tierion (TNT)**.

Wayne Vaughan and Jason Bukowski started Tierion in 2015.

Wayne brings over 20 years of digital marketing experience to the table. He created one of the first software as a service (SaaS) marketing automation platforms—and founded a digital agency.

During his time as a digital marketer, he recognized the need to verify the integrity of marketing analytics data. So he teamed up with Jason—an experienced software developer—to build a solution: linking data to the bitcoin blockchain to create an immutable timestamp proof.

In August 2015, they launched Tierion as an SaaS application. It anchored data to the bitcoin blockchain and created an audit trail for business processes.

Tierion raised its first round of funding in April 2016. Prominent blockchain venture capital firms

Blockchain Capital, Fenbushi Capital, and Digital Currency Group led the \$1 million raise.

Moving forward, the team realized its solution was limited by bitcoin's throughput. That would make its service too expensive. And so, the idea for Chainpoint was born.

In 2017, Tierion released its white paper... raised \$25 million in a token sale... and launched the Tierion Network with its flagship product, Chainpoint.

Today, Chainpoint has over 7,000 nodes and thousands of customers—and can process millions of document proofs per day.

Given the scope of annual corporate fraud (as much as \$360 billion a year), we see a future where regulators and accounting bodies will compel all public businesses to use some form of anti-tampering tech to secure their documents.

The size of this opportunity is vast. As I'll show you, Tierion has the broadest corporate footprint of any player in the space. We believe global corporations will migrate to its low-cost, easy solution for 100% tamper-proofing their entire document chains.

We wrote in-depth on how Tierion works in our original write-up. [You can read it here.](#)

Adoption and Innovation

The two key factors to look for in an early-stage technology are the pace of innovation and the pace of adoption. That's how you'll find a project's real value—not how it's priced.

If you're on track with those two factors, then it's just a matter of waiting for market sentiment to catch up.

What makes Tierion special is it's already innovating. It's figured out a way to make document security easy and cheap. For many users, the cost will be near zero (more on that in a moment).

And what separates it from its competitors is its incredible piercing of Corporate America.

Tierion has quietly amassed the biggest footprint among global corporate users of any of its competitors.

A deal with Microsoft has put the Chainpoint system on Microsoft Logic Apps and Microsoft Flow. Logic Apps is part of Microsoft's cloud service, Azure. And it brings Chainpoint into the hands of Microsoft's 20,000-plus enterprise Azure clients, including 85% of the Fortune 500.

Microsoft Flow creates automated workflows by connecting to over 200 popular applications, including Chainpoint. Now, Microsoft's 75 million customers can secure their documents using Flow and Chainpoint.

For example, through Microsoft's Logic Apps, an enterprise client could take the data it's stored on Dropbox and register it on the blockchain with Chainpoint.

That's Microsoft's Logic Apps' real benefit: It easily and securely connects software applications for businesses. The addition of Chainpoint now makes document security just a mouse-click away for America's largest companies.

It's not just Microsoft using Tierion, either...

TokenSoft is another Chainpoint user. It provides software services to startups, enterprises, funds, and investment banks who seek to issue tokenized securities. And it uses Chainpoint to prove the integrity and timestamp of data, without depending on third-party verification.

Another example is Liaison Technologies. It provides integration and data management solutions to its over 7,000 customers. Liaison uses Chainpoint to secure customer data and create an audit trail for business processes.

And Tierion is also working on a plug-in for Hyperledger, the open-source blockchain supported by IBM, Linux, Intel, and others.

What's It Worth?

In the last crypto bull market, the whole market traded together. In other words, the bull market took all projects—good or bad—higher.

But this time around, the market will be more discerning. And we think high-quality projects will outperform—especially with institutional money coming into the space.

And Tierion is one of these projects.

Tierion is a \$23 million project in an information security market worth \$124 billion. (That's per Gartner, a leading technology research firm.)

So the market is valuing Tierion at less than two basis points of the entire market—or 0.018%.

Simply put, the market is overlooking Tierion.

Right now, we think Tierion is worth 10 basis points of the information security market, or \$124 million.

That would give TNT a price of \$0.29—a 446% gain from today.

Three to five years from now, we can see Tierion taking 1% of the information security market. That would give it a valuation of \$1.2 billion.

Fully diluted, that gives us a TNT price of \$1.20, or a 2,164% gain from today. That's enough to turn \$500 into \$22,140. And \$1,000 into \$44,280, respectively.

It's very rare to find a crypto idea with this type of traction at a sub-\$100 million market cap. As Tierion gains more widespread adoption, we believe the gains could be even bigger. If we assume that TNT eventually captures 10% of the global market, it will be worth as much as \$12.4 billion.

That would give TNT a price of \$28.93—a 54,485% gain from today.

If you do not yet own Tierion, now is the time to pull the trigger and get this future giant into your crypto portfolio.

As always, place no more than \$200–400 for smaller accounts and \$500–1,000 for larger accounts into this trade. And remember: Use limit orders and wait for the price to come within buy range.

Action to Take: Buy Tierion (TNT).

Buy-up-to Price: \$0.08.

Stop Loss: None

Buy It On: HitBTC, Binance, CoinSwitch

Store It On: MyEtherWallet

2020 Phenomenon Play No. 3: This Project Will Secure Crypto Trading

While the blockchain is virtually impossible to hack, cryptocurrency exchanges are relatively easy targets. That's why we've always told our subscribers not to hold their crypto assets on exchanges.

Since 2017, cryptocurrency exchanges have reported around \$1 billion in funds stolen due to hacks and security breaches. And we estimate \$25 billion worth of crypto is held on exchanges. That's a big honey pot.

In this section, we'll tell you about a project that's solving the problem of cryptocurrency exchange security.

Instead of using centralized platforms like popular cryptocurrency exchanges, this project uses a decentralized network. That will make it virtually impenetrable—just like the blockchain.

It's also faster and more convenient than any of its rivals.

Over the next three to five years, we think its technology could lay the foundation for

an entirely new decentralized global trading marketplace... making the coin leap 80 times higher from here.

Before we get to the project, let me tell you the problem it's solving.

Centralized Exchanges Are Vulnerable

Exchanges have a history of sloppy internal controls and poor security. So why do people continue to leave their funds on crypto exchanges despite the risks?

There are two reasons: Right now, centralized networks are 1) much faster and 2) more convenient than decentralized networks.

The price for this speed and convenience is security. Hackers attack exchanges because they represent resource-rich targets with huge payoffs.

Think about it from a criminal's point of view. Would you rather pick the pocket of individual bank customers or rob the whole bank?

The biggest exchanges move over \$1 billion worth of crypto every day. They are much juicier targets for hackers than individual digital wallets that hold small amounts of crypto funds.

That's why no matter how much money exchanges spend on security... someone smarter will figure out a way to rob them.

As you can see, cybersecurity is a huge problem for all centralized crypto exchanges. But we've found the solution...

Decentralized Networks— The Solution to Hacking

All the security problems facing data storage can be traced to one issue: centralized servers.

But there's a solution to this problem: The blockchain. The blockchain is a decentralized network. That makes hacking virtually impossible.

Instead of one central computer storing the data, the blockchain stores data on hundreds (sometimes thousands) of computers simultaneously. To append the data, 51% of the computers in the blockchain have to agree that it's a valid request.

That's what makes the blockchain so strong. A hacker would have to gain control of 51% of all the machines on the network simultaneously to hack the network.

For instance, if hackers wanted to take over the bitcoin blockchain, they would need nearly \$21 billion in specialized hardware. They'd also need a power source that could deliver the equivalent of 10 days' worth of New York City's power usage.

Decentralization promises to do away with centralized networks such as banks and trading exchanges. And they'll usher in a new age of cybersecurity for crypto exchanges, too.

Yet, to date, decentralized exchanges (DEXs) that allow person-to-person (or peer-to-peer) trading have failed.

Far less than 1% of the world's trading volume goes through a DEX. There are four major reasons behind their failure to catch on so far:

- They don't interoperate with other exchanges, which causes a lack of volume.
- They're slow.
- They're expensive to use.
- They're difficult to use.

The biggest knock against DEXs is their lack of trading volume.

Let me explain...

DEXs are siloed. That means they operate in their own little world. In other words, they have no way to talk to one another. That means they can't

pool their order volume, which leads to a string of DEXs that have anemic trading volumes.

Think of it as two foreign speakers trapped in the same room... they have no way to communicate.

The current inability of DEXs to work with one another means they can't attract enough volume to compete with big exchanges like Binance and Coinbase. They are also much more expensive to use than centralized exchanges.

On top of this, they're very difficult to use. So far, DEXs have proven to be designed for highly technical users and require a steep learning curve.

Low volume due to lack of interoperability, high transaction costs, and difficulty of use make DEXs poor competitors to centralized exchanges. There are dozens of projects trying to solve these problems. We think we've found the best...

The New Standard for DEXs

The name of the project bringing interoperability to the world's decentralized exchanges is **ox (ZRX)**.

ox is a protocol (or set of rules) that programmers use to build blockchain applications. These apps let people trade crypto tokens directly without the need of a centralized exchange.

As mentioned above, current decentralized exchanges are slow and expensive.

The reason is because every time you adjust the price of an order, it has to be written to the blockchain. So in the case of a DEX that operates on the Ethereum network, you'd have to wait 15 seconds for the blockchain to "see" your order.

On top of that, you have to pay a network fee *every time you make an order change*. This makes using DEXs slow *and* expensive.

ox fixes this problem.

The ox protocol collects order data and relays it (along with changes) off the blockchain. Orders only get written to the blockchain when trades are settled. This dramatically speeds up the trade process and eliminates needless transaction fees.

In addition to being slow and expensive, DEXs are illiquid because they can't communicate with one another. In our opinion, this is the real breakthrough and "special sauce" behind ox's solution.

ox allows any exchange using its protocol to pool its orders with any other exchange utilizing the ox protocol. This increased interoperability will lead to much more liquidity.

Our bet is the network effect of many projects using ox will gradually result in ever-larger pools of liquidity that will attract more DEX operators to the ox solution. This, in turn, will attract more traders—which brings more liquidity.

How Does the Token Work?

Project ox's platform incentivizes people to collect and relay trade orders.

That's why in the ox ecosystem, they're called "relayers." They act much in the same way as a traditional centralized exchange would, except—of course—they're not centralized.

The ox protocol automatically handles the process of moving coins from the seller to the buyer. In exchange for facilitating the transaction, relayers receive fees paid in ox tokens for each transaction.

The project has 1 billion tokens in its full float. It released 50% of its tokens during its August 2017 launch.

Of the other 50%: 15% are held by ox, 15% are in a developer's fund, 10% went to the founding team, and 10% went to early advisers and backers (these vest over four years).

The token itself has two uses: fees and staking.

- The first is relay fees. Buyers and sellers pay fees to the relayers in ox tokens (see [full write-up for more details](#)).
- The second use of the token is staked influence. That means the more ox coins you own, the bigger say you have in how the project is governed and developed.

The opportunity in front of us is getting in early on a protocol that can become so widespread that demand for the token soars.

If ox can emerge as the most widely used decentralized protocol, it can become the building block much of the world's digital trading exchanges rest on—the same way much of the world's blockchain app development happens on Ethereum.

Under that scenario, we'll see massive value accrue to the token.

For those interested in a deeper dive into exactly how the ox protocol works, read [our original write-up here](#).

What's It Worth?

To get an idea of what ox could be worth, we have to look at how much potential market share could migrate to the ox protocol.

The most obvious place to look at first is cryptocurrency trading.

We don't have access to historical trading volume. But according to CoinMarketCap, the top 50 exchanges' recent daily volume was \$51.2 billion, which annualizes to \$18.7 trillion.

Cryptowatch lists the top 25 bitcoin exchanges and daily volume was \$13.7 billion, which annualizes to \$5 trillion. So there's \$5 trillion to \$18.7 trillion of annual cryptocurrency trading volume, of which DEXs account for less than 1%.

If we assume annual trading fees of 1%, then centralized crypto exchanges are generating between \$50.2 billion–\$187 billion a year in fees. If just 5% of that volume moves to the ox protocol, we could potentially see \$2.5 billion–\$9.3 billion in fee generation. These fees would all be paid in ox tokens.

Even if we give that assumption an 80% haircut and assume just 2% of the crypto trading migrates to ox, that will still create \$1 billion to \$3.7 billion per year in fees paid in ox tokens.

The circulating supply of tokens is currently 653 million. The current market cap is \$133.5 million. Once actual fee-driven demand kicks in, the price of the token will have to rise. Assuming we see usage hit the \$1 billion level in fee generation, we estimate the market will move the value of ox to as much as \$8 billion.

Here's how we came to that estimate...

Coinbase generated about \$1 billion in revenue last year and according to published reports, the company has a value of approximately \$8 billion.

Assuming the token market uses the Coinbase valuation as a rough guide, then just 2% market share could give ox a token price of \$8. If we are really right and 10% of the world's crypto trading migrates to the ox protocol, the Coinbase model suggests we could see prices as high as \$40 per token for ox.

Today, we can buy it around \$0.20.

ox is an asymmetric bet. If it becomes the world's most highly used decentralized trading protocol, we think you can make as much as 195 times your money.

Long term, ox could become the foundational protocol for virtually every decentralized marketplace in the world; much the same way Ethereum became the foundational platform for blockchain application development.

A tiny grubstake could deliver a return of 3,900%. And if ZRX reaches \$40 per token, we're looking at potential 19,900% gains.

With that type of potential upside, ox is a no-brainer addition to any crypto trader's portfolio.

As always, place no more than \$200–400 for smaller accounts and \$500–1,000 for larger accounts into this trade.

Action to Take: Buy ox (ZRX).

Buy-up-to Price: \$0.75.

Stop Loss: None

Buy It On: Coinbase, Binance, Bittrex, CoinSwitch, Uniswap

Store It On: MyEtherWallet

2020 Phenomenon Play No. 4: Cryptocurrency in Every Wallet

"I just lost all the #Bitcoin I have ever owned."

That tweet came from economist, financial commentator, and investment management firm founder Peter Schiff in January.

It caused quite a stir in the crypto Twitter circles.

Schiff is a libertarian who supports sound fiscal and monetary policies. For example, he advocates that everyone own some gold. Despite his anti-authoritarian views, he's never liked cryptocurrencies.

Nevertheless, when Schiff met ShapeShift CEO Erik Voorhees in 2018, he accepted Voorhees' offer to set up a bitcoin wallet. And Voorhees sent Schiff \$50 worth of bitcoin.

Fast-forward to 2020... Schiff couldn't get back into his wallet. And that led to his now infamous tweet.

It turns out Schiff simply made a mistake many novice crypto users make. He confused his PIN for the password.

This story highlights one of the key pain points in cryptocurrency: usability.

For cryptocurrencies to be successful, they need to be just as easily usable as – or easier to use than – traditional financial applications today.

We've found the project whose mission is to make it easy for the world to transition to cryptocurrency.

A million people already use its suite of products. And it has the catalysts to bring on millions more.

Based on our projections, it could grow to \$5 billion in value over the next few years. And that would give us a return of over 6,000%.

That may be just the beginning. That's because the Phenomenon – the bitcoin halving – could send this token soaring over 30,000%.

Flipping Traditional Finance on Its Head

To bring on millions of new users, this company is solving the key usability problems facing cryptocurrency users today.

Those problems include:

- Letting customers buy and manage cryptocurrency on their mobile devices in a secure and convenient way
- Tracking prices/movements of their assets
- The cumbersome process of spending cryptocurrency
- The complexity customers face in building and maintaining a diverse exposure to cryptocurrency
- Borrowing against your cryptocurrencies
- And earning interest on your crypto assets.

Today's project is an app that's solving all these problems.

What's more, its model flips traditional finance on its head.

Consider a traditional bank. You can own a piece of the bank by buying shares. That may entitle you to dividends and voting rights. But it doesn't improve your bank services.

But this project knows the more benefits it gives its customers, the more loyal they'll be.

So when you own this project's token, you're entitled to even better services. And the more you own, the bigger the benefits you receive.

As we'll explain, this virtuous circle will help bring millions of users to the platform.

Bringing Cryptocurrency to Everyone's Wallet

Originally headquartered in Switzerland, the name of the project is **Crypto.com (MCO)**.

[**Please note:** We're recommending the MCO token today, not the Crypto.com Coin.]

Its original goal when it launched in 2016 was to develop a crypto debit card, making it easy to spend crypto anywhere in the world.

Since then, it has expanded its mission to essentially be a full-fledged crypto banking app.

Today, it has a full suite of products:

- **Crypto.com Wallet** – An easy-to-use, secure mobile wallet you can use to buy, sell, send, and track all your cryptocurrencies. As of this writing, you can buy and sell seven fiat and 53 cryptocurrencies. And you can use it to access all Crypto.com's services.
- **Crypto.com Card** – A range of Visa-approved prepaid cards with a range of benefits.

- **Crypto.com Invest** – Automated trading strategies that make investing in cryptocurrencies easy. Users only need to pay fees on profits.
- **Crypto.com Credit** – Allows you to obtain a loan backed by your crypto holdings. Currently, you can get up to 50% of your collateral.
- **Crypto.com Earn** – You can easily earn interest on select crypto deposits.

The Crypto.com ecosystem is powered by its MCO utility token. And Crypto.com continues to add uses for its token.

To make its products accessible across the board, anyone can use Crypto.com's services without owning the MCO token. But we think customers will want to hold MCO to get the most out of its services.

That process of holding tokens is called "staking." And the more MCO a user stakes, the better services they get.

The top graphic on the next page shows the tiers and some of the rewards for the Crypto.com Card product.

As you can see, the more MCO you stake, the more benefits you receive. Certain levels can even get unique benefits such as 100% reimbursement of Spotify or Netflix subscriptions.

The utility of the MCO token extends to all of Crypto.com. Check out the bottom graphic on the following page for some of the benefits you get for holding MCO...

This innovative model encourages users to buy and hold the MCO token.

Check out the box on page 17 for a run-down of how the ecosystem works.

Compare staking and non-staking benefits. Continue staking to enjoy extra MCO rewards. <input checked="" type="checkbox"/>						
MCO Rewards on ALL card spending**	5%	4%	3%	2%	1%	
Spotify ***	100%	100%	100%	100%	-	
NETFLIX ***	100%	100%	100%	-	-	
prime ***	100%	100%	-	-	-	
Expedia' ***	10%	10%	-	-	-	
Exclusive Merchandise Welcome Pack	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	-	-	-	
Earn Bonus Interest	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	-	-	-	
Crypto.com Private	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	-	-	-	
airbnb ***	10%	-	-	-	-	
Private Jet Partnership	<input checked="" type="checkbox"/>	-	-	-	-	



MCO Visa Card

- Reserve a metal MCO Visa Card
- Receive up to 5% back with each transaction on the MCO Visa Card.
- Receive MCO at 6% p.a. for 500 and 8% p.a. for 5,000 and 50,000 tiers while these MCO are staked for cards
- Upgrade MCO Visa Card to a higher tier by staking more MCO Tokens

Crypto Invest

- Exclusive to Users staking 5000 MCO or more (Crypto.com Private)
- Each portfolio may hold a portion of MCO Tokens



Crypto Credit

- Lower annual interest rate (APR) at 8%
- Get instant loan when you use MCO tokens as collateral



Crypto.com App



- Receive token airdrops for selected token listings on the Crypto.com App based on MCO Token staked in app
- Receive higher staking rewards for selected tokens based MCO Token staked in app
- Vote for your preferred token to be added to the Crypto.com App using MCO Token **COMING SOON**

Crypto Earn

- Get better interest rate with MCO tokens staked of up to 18% p.a.



Staking of tokens may be required for certain benefits

Source: [Crypto.com](https://crypto.com)

A Year of Holding a Crypto.com Card

It's useful to run the numbers on what it would look like to be a Crypto.com cardholder. By the end, you'll see the benefits accrue to MCO holders.

In this example, we're going to buy 500 MCO, stake it in the Crypto.com Wallet, get a Crypto.com prepaid Visa card, and take advantage of the benefits.

Now, one thing to know is all rewards are paid in the MCO token. So if you earn \$10 worth of rewards, that will be paid in \$10 worth of MCO. For simplicity, we'll assume the MCO price stays at \$3 for the whole year.

As you saw from the first graphic above, with a starting stake of 500 MCO, you can get the Royal Indigo or Jade Green Visa prepaid debit cards. At today's prices that's \$1,500.

Keep in mind this is not a "cost." The MCO tokens are yours, and you can always sell them if you want. But to take advantage of the benefits of these cards, you'll need to hold your MCO for at least six months.

Let's say over that time, you pay your Netflix and Spotify subscription fees on your Crypto.com card. And you spend, on average, \$3,000 per month on your card.

With the subscriptions, you'll get nearly \$276 worth of MCO in rewards. And the 3% cash back will get you another \$1,080. In total, assuming an MCO price of \$3, you would get an additional 452 tokens.

Overall, your stake would be worth 90% more at the end of the year just from normal spending. And that's with MCO's price not moving at all.

Future Catalysts

While Crypto.com already has a full suite of products, it's not resting. It has catalysts in place to propel the project forward and onboard millions of new customers.

1. The first catalyst is the Crypto.com card's expansion. Currently, it's available in Singapore, the U.K., and the U.S. (apart from New York).

And soon, it will be available to all of Europe. Crypto.com received the green light for its European card program late last year. At the beginning of 2020, Crypto.com

appointed former Binance executive Mariana Gospodinova as its European general manager. It's now started taking applications for European cardholders.

On top of that, Crypto.com will target Australia and Canada this year. That means it'll have 800 million more potential customers for its cards.

2. The second catalyst is the Crypto.com Exchange. It's a natural extension of the ecosystem. It launched late last year and is currently running in beta. But it expects a release to the wider public in 2020.

Features of the exchange include liquidity, competitive trading fees, institutional-grade custody, and security. Plus, Crypto.com partnered with Ledger Vault to secure funds on the exchange and provide up to \$150 million in insurance.

The first project launching off Crypto.com's exchange is the Syndicate. It's a fundraising platform to help projects raise capital to continue building critical infrastructure. Crypto.com aims to make its exchange a top-10 exchange over the next five years.

3. Finally, there's Crypto.com Chain, the company's high-performance blockchain for retail. It enables merchants and users to complete transactions using crypto.

Crypto.com's goal is to eliminate middlemen from the current payment infrastructure and pass those savings to its users.

With its current suite of products and upcoming catalysts, Crypto.com is in great position to add millions of customers.

What's It Worth?

The lines between traditional banking and cryptocurrency banking are quickly fading. It's only a matter of time before they're one in the same.

And it's big business. Global retail banking generated \$2.1 trillion in revenues in 2018. And it's expected to grow to over \$2.8 trillion in 2025.

Crypto.com, with its full suite of easy-to-use services – and more on the way – is in prime position to benefit from this influx of capital and shift toward decentralized banking.

By the end of the year, we believe it'll have over 2 million customers. Assuming it can generate \$300 per customer (the average for a banking client), it would have \$615 million in revenue.

We think the market will value Crypto.com around \$1 billion, giving it a price-to-sales (P/S) ratio of roughly 1.7.

[The price-to-sales (P/S) ratio is a company's market capitalization (the number of outstanding shares multiplied by the share price) divided by total revenue. Generally, a lower P/S ratio means a cheaper investment.]

That's less than traditional banks, which command an average P/S ratio of 2.2. But we think this 23% discount is conservative.

A billion-dollar valuation would put MCO at \$63.32, or a 1,132% gain from today's prices.

Looking forward, Crypto.com has all the pieces to grow its customer base to 10 million. With that many customers, it could get a valuation of roughly \$5 billion. That would give us a token price of \$316.58, or a 6,059% gain from today's prices.

However, as longtime readers know, during an epic bull market like we saw in 2017, prices can get completely untethered from reality. Under this type of "Blue Sky" scenario, Crypto.com could easily see its market cap balloon to \$25 billion.

Under that scenario, the token would be worth \$1,582.90 – or a 30,696% gain from today's prices.

So the time to get in is now before Crypto.com sees a huge influx of new users and its MCO utility token goes sky-high.

As always, place no more than \$200–400 for smaller accounts and \$500–1,000 for larger accounts into this trade.

Action to Take: Buy Crypto.com (MCO)

Buy-up-to Price: \$10.

Stop Loss: None

Buy It On: Bittrex, Binance, Crypto.com Wallet, CoinSwitch, Exodus

Store It On: Crypto.com Wallet

2020 Phenomenon Play No. 5: The Gateway to Web 3.0

Ian Kar, a New York-based product manager, got an email with his password as the subject. A little alarmed to see his private information in the subject line, he opened it.

The sender stated he'd installed malware on Ian's computer through videos on adult sites and stolen access to his contacts, social media networks, and email.

Worse, he claimed the malware gave him access to Ian's webcam, which he used to record both the adult site as it appeared on Ian's screen and his webcam. The hacker threatened to leak the videos to Ian's contacts if Ian didn't send him over \$1,000 worth of bitcoin.

This type of "sextortion" is not unheard of. In fact, according to bitcoin wallet analysis from Bleeping Computer, some scammers have made over \$50,000 from this type of blackmail.

It's a clever scheme: A scammer takes passwords from a database of leaks that's available online (and there are plenty), sends them to the email addresses associated with them, and bets on the outcome that the victim will be ashamed and scared enough to pay a ransom. So they don't install malware or have access to contact lists at all.

But Ian didn't know that. Panicked, he spent the whole day changing his passwords and purchasing a password manager.

Now, even though this threat turned out to be hollow, the point is: No one should have to go through a worst-nightmare scenario involving a breach of their privacy and security.

And this highlights a serious problem with the internet as we know it...

Privacy and security are at an all-time low. According to experts, there's a cyberattack every 39

seconds and hackers steal 75 records every second. In all, this issue costs the world an estimated \$5 trillion every year.

And it's evolving. We now have fake news, "deep-fakes" that use artificial intelligence to create images and videos of fake events, bots, spam mail, and other nuisances that diminish the trust in the information we receive...

It's become so ingrained in our daily internet experiences, the whole Web 2.0 technology stack will need to be replaced to solve these problems.

The good news, though, is an innovative group of startups are already tackling this.

And we've found a startup creating a key piece of technology for Web 3.0 – that'll be the next iteration of the internet as we know it.

Based on our projections, by just replacing this one part of the stack, its value could grow to \$3 billion over the next few years. That would give us a return of 4,244%.

But those are just under normal circumstances. Remember, because of the Phenomenon, this coin could go soaring over 36,000%.

The Iterations of the Web

Since the dawn of the internet, we've gone through two distinct iterations:

- Web 1.0 was a bunch of static websites. We had a ton of information. But sharing content and interacting with others was not easy.
- Web 2.0 was coined in 2004. It emphasized the social web, where users could easily interact and collaborate with each other.

This second iteration led to a proliferation of new applications. For example, you could join virtual communities on Facebook. You could self-publish with applications like WordPress. And you could create and share videos on YouTube.

For all the great applications Web 2.0 brought us, it brought problems, too.

And as Ian's "sextortion" story revealed, those problems largely center around privacy and security. When you look at the numbers, it's hard not to get alarmed...

According to security experts, data breaches exposed at least 7.9 billion records – including credit card numbers, home addresses, phone numbers, and other highly sensitive information – in 2019.

And no one is immune. From big tech like Microsoft and Facebook... to corporations such as T-Mobile and Capital One... to government agencies like NASA... All have experienced a data breach in the last year.

As you can see, Web 2.0 is characterized by insecure databases and opaque sharing practices. This is problematic because the large private companies that aggregate our data for this public infrastructure act as big honeypots. And our personal, private data is the honey.

This is where Web 3.0 comes in. It'll return control to the users, which means they can access data from anywhere. And it'll be driven by cloud applications and smartphones.

So that means even more data... But this time around, we have the technology to keep our data secure. We have blockchain.

Blockchain makes it possible to store data in a secure way. And with our data decentralized, personal information won't be stored in the large data centers and databases of companies.

As we see it, this will mean every application from Web 2.0 will be decentralized, including browsers, storage, and operating systems.

That also includes messaging apps. And we've

found the project building the next-generation messaging app for Web 3.0.

The Next-Generation Messaging App

It's called **Status Network (SNT)**. Status a messenger, crypto wallet, and Web 3.0 browser all in one.

Founded in 2017, the project tapped Zug, Switzerland-based Bitcoin Suisse to hold its initial coin offering (ICO). And it raised over \$100 million in less than 24 hours.

It's using those funds to build a state-of-the-art gateway to Web 3.0.

More specifically, Status is an open-source messaging decentralized application (dApp). And it's a mobile interface to interact with dApps that run on the Ethereum network.

This all sounds complicated, so let's break it down. To understand what it means, we need to analyze Web 2.0 and its key problems.

As you saw above, two of them are security and privacy. These are exacerbated by fake news, deepfakes, bots, trolls, and other nuisances. Taken together, these threaten the legitimacy of the media we consume.

The issue is in how Web 2.0 developed... Platforms did everything they could to attract users. But their end goal wasn't improving users' experience. It was to extract as much value as possible from those users.

Even today, users flock to these platforms for various reasons. But in the end, they find they have little control over the information they consume or how the platform is developed.

And their private, personal information ends up being another product these platforms sell.

Status flips that model on its head.

Legacy messaging apps are closed-sourced, proprietary, and centralized. Status, on the other hand, is open-sourced and built on the decentralized Ethereum network.

Here's what makes it different from legacy messaging apps:

- Send and receive encrypted messages, smart contracts, and payments
- Browse, chat, and interact with decentralized applications and decentralized chatbots
- Store and control crypto assets with the built-in Status Wallet.

More importantly, unlike its centralized counterparts, Status puts users in complete control of their own personal data.

It's all powered by its token, SNT.

Plus, Status enables users to become stakeholders in the network. Status users not only control what information they share, but they can vote on the future development of the decentralized network as well.

Overall, Status' goal is to provide an experience that users are familiar with today – but built for Web 3.0.

The Nuts and Bolts of Status

The main components of Status are the app, the network, and SNT.

The app provides three main features that allow users to:

- **Secure Crypto Wallet** – Safely send, store, and receive crypto assets. Only users hold the keys to their serverless wallet.
- **Decentralized Web 3.0 Browser** – Navigate the growing ecosystem of dApps without being tracked.

- **Secure Messenger** – Send private messages with Whisper. Whisper uses peer-to-peer dark routing, making it impossible for anyone to know anything about you or whom you're communicating with.

In addition to these three main features, the Status team is providing additional features. Here's just a small sampling:

- **Teller Network:** A borderless, peer-to-peer, fiat-to-crypto exchange network
- **Ethereum Naming Service (ENS):** Gives users an Ethereum address that's like a username, making it easier for users to transfer funds
- **DApp Curation:** A Status dApp Directory curated by community members.

And don't forget: Status is an open-source project, meaning developers can build their own projects on it in a permissionless way.

It's how Status will grow a robust ecosystem. Members of the Status Network help build the products, tools, and infrastructure to grow the network and community.

Some projects being built on the platform today include:

- **Teller** – A secure and simple marketplace to buy and sell cryptocurrencies with people near you
- **Assemble** – Open and transparent funding for Web 3.0 projects
- **Embark** – A developer platform for building and deploying dApps.

So you can see how, unlike current platforms today, Status has the infrastructure to continue to evolve and grow.

As mentioned, SNT is the utility token that fuels the Status Network. It's used for network governance and fuels network applications.

We're at a great point in the evolution of the Status project. Its app was in beta testing in 2019. In fact, Status was the No. 1 app in terms of development activity for 2019. During that time, the team prepared to launch Version 1 (V1).

The hard work has paid off. In February, Status announced that Status V1 went live. So we'll see more developers and users on its network.

What's It Worth?

Status V1 will set off a wave of user adoption and could bring Status to 1 million users over the next year.

While that seems impossible, another browser-based project called Brave pulled off a similar feat in 2017. From its ICO in June 2017 to the end of that year, it topped 1 million users. So we'll use that as a base for our calculations.

For popular platforms such as Amazon, Alibaba, Facebook, and Google, each user is worth an average of \$300. Since Status could become the preeminent Web 3.0 platform, we think that's reasonable. At 1 million users, that would give Status a valuation of \$300 million. And give SNT a price of \$0.09, or an 334% gain from today's prices.

Looking forward, if Status can follow a similar trajectory to Brave, it could have 10 million users three years from now. That would give it a valuation of \$3 billion and make each token worth \$0.86. That's a 4,244% gain from today's prices.

However, if you've been watching the crypto space for a while, you know an epic bull market like the one we saw in 2017 can shoot up prices by thousands of percentage points. Under this type of "Blue Sky" scenario, Status could easily see its market cap balloon to \$25 billion.

Under that scenario, the token would be worth \$7.20 – or a 36,099% gain from today's prices.

As always, place no more than \$200–400 for smaller accounts and \$500–1,000 for larger accounts into this trade. And remember: Use limit orders and wait for the price to come within buy range.

Action to Take: Buy Status Network Token (SNT)

Buy-up-to Price: \$0.04.

Stop Loss: None

Buy It On: Bittrex, Binance, KuCoin, CoinSwitch, Exodus, Uniswap

Store It On: MyEtherWallet

Bonus 2020 Phenomenon Play: Transforming a \$3.5 Trillion Industry

U.S. health care costs are about \$3.5 trillion per year, according to the Centers for Medicare and Medicaid Services. That's \$10,739 per man, woman, and child.

As a share of the nation's gross domestic product (GDP), health spending accounted for 17.9% in 2017.

It's so high, PEHP Health & Benefits, a state agency in Utah, is actually paying employees up to \$500 to travel to Mexico for prescription drugs... On certain autoimmune drugs, this saves Utah \$53,000 per year.

The point is: American drug and medical care prices are out of control relative to the rest of the world.

And a main offender is out-of-control administrative costs.

A study by the prestigious *New England Journal of Medicine* estimated administration was responsible for as much as 30% of health care costs. That's insane when you compare it to the global average of just 1-2%.

Here's the problem...

American health care is a patchwork of doctors, hospitals, billers, benefit administrators, and insurance companies. All these players use different computer systems that can't "talk" to each other.

This "silo" approach is also a large contributor to a massive \$68 billion per year in medical fraud.

These layers of bureaucracy between care providers, billers and benefit managers add hundreds of billions in additional costs to U.S. medical patients.

But I've uncovered a company that has a solution...

It will not only eliminate medical fraud... but its technology promises to cut admin costs by as much as 90%.

If health care admin costs were to drop 90% tomorrow, we project the average cost of insurance would drop by 27%. Now, that's a return on capital any insurance company will get behind.

In fact, a statewide medical insurance group with 250,000 members recently added this solution, and the results have been outstanding (I'll tell you more about that in a moment).

What you need to know is this project could become the most widely used medical and patient platform in the world.

Its network of patients, providers, and insurance companies could end up becoming the "internet" (the underlying backbone) of the \$3.5 trillion U.S. health care industry.

To put that number in perspective, as of last year, it's estimated the entire internet generated \$2.86 trillion in global sales. And the companies now built around the internet are collectively valued in the trillions of dollars.

This project can potentially become the platform

that all doctors, patients, billers and insurance companies use. And the great news is all the payments on this network happen in the project's native currency.

If it's as successful as we think it can be, this platform will link every spoke in the medical sector together into a highly efficient, low-cost national network.

Today, we can buy into this project at a valuation of just \$23 million. Based on our projections, it could be worth \$350 million by next year and \$3.5 billion over the next three to five years.

Wildest Wishlist Come True

The U.S. medical system might be the most inefficient industry in the country. Given the draconian consequences of violating U.S. medical privacy laws, the industry has adopted a closed-off approach to storing and sharing medical and billing records.

This silo approach has created an administrative cost structure as much as 15x higher than the rest of the world.

But what if...

- There was a way to seamlessly and instantly share patient data while still staying compliant with state and federal privacy laws?
- There was a way to immediately verify a procedure instead of waiting days or weeks for an insurance company to review the paperwork?
- There was a way to irrefutably prove a procedure actually occurred (unlike the phantom procedures engineered by the Armenian gangsters)?
- There was a way for patients to grant access to their medical history with a click

of a button on an app, instead of having to recount their entire patient history every time they meet a new physician?

- (And while we're at it...) There was a way to reimburse doctors and patients as soon as services were rendered?

This entire wish list is now a reality thanks to a tiny crypto project based out of Kyiv, Ukraine. It's created an application using the blockchain to address these issues.

Longtime readers know the blockchain is maintained by thousands of independent computers. These computers constantly "talk" to each other and compare data to make sure the ledger, or record, is valid.

The app will link insurance companies, doctors, billers, patients, medical records, and reimbursements in an immutable chain that can cut administration costs by as much as 90%.

It's All About Interoperability

The project transforming the U.S. health care industry is aptly named **Solve.Care (SOLVE)**.

SOLVE is providing a low-cost, highly secure way for the different parts of the U.S. health care system to "talk" to one another.

We call this interoperability. [As I have written in the past](#), interoperability acts as a bridge between systems and programs that do different tasks. This makes the entire process cheaper, easier, more efficient, and often faster.

SOLVE is providing software married to blockchain immutability to finally give health care providers a flexible, fully compliant way to exchange information... without having to invest in expensive hardware and software...

[Immutability means data in the blockchain can't be altered. All the information entered follows a

cryptographic principle or hash value. So facts can't be made up or changed.]

What you must understand about this project is that its solution is already being used. Arizona Care Network's 5,500 physicians and nearly 300,000 patients are using SOLVE.

That is just the beginning. Already this year, SOLVE partnered with:

- HMS, a health care provider to the U.S. government, to bring its solution to 4.1 million patients.
- Leading pharmaceutical company Boehringer Ingelheim in June to launch a care network for diabetes patients. There are over 422 million people with diabetes, according to the World Health Organization.
- Uber Health in July to integrate Uber Health's transportation solutions into the Solve.Care wallet.

How It Works

SOLVE is a global platform for health care benefit administration and payments. Its clients include benefit, administrators, clinical organizations, insurance companies, employers, governments agencies, and others.

As we explained above, the current health care system is complex and bureaucratic, which increases costs.

The main problem is centralization. Because of privacy laws, the network "silos" are walled off from each other. So key clients can't talk to each other in an efficient manner.

But SOLVE will alleviate these problems. It uses blockchain technology to seamlessly connect key clients, increasing efficiency and reducing overall costs while maintaining patient privacy. So it won't violate any existing laws.

The platform consists of Care.Wallet, Care.Protocol, Care.Coin, Care.Cards and Care.Vault. It offers a highly innovative approach to administering benefits and keeping all parties in sync without the need for a centralized record keeper.

If you want to learn more about how the system works, [read our original write-up](#).

Here's the main thing to know: Service providers don't need to know anything about crypto to use the SOLVE ecosystem. All the transactions happen in the background. This makes working with SOLVE extremely easy.

According to my conversations with management, SOLVE clients are seeing a return on their investment in the first 12 months. That type of payback period is almost unheard of in the software development space. Typically, it takes three to five years before a new enterprise app starts providing an actual return.

That means the decision to work with SOLVE is an easy one. And it also means the adoption of this solution and its underlying coin will be rapid and massive.

What's It Worth?

SOLVE's goal is to capture a piece of the \$3.5 trillion in annual health care spending. As more users flock to the Solve.Care network, they'll bring more demand for its underlying token.

As I mentioned, it's already serving the Arizona Care Network and its 300,000 patients and 5,500

physicians.

And new partners such as HMS, Boehringer Ingelheim, and Uber Health will bring hundreds of thousands, if not millions, more.

Let's be conservative and say SOLVE captures one-hundredth of a percent (0.01%) of annual U.S. health care spending. That's \$350 million.

At its current supply of 340million tokens, SOLVE would be worth about \$1.03 per coin—a 1,434% gain from today's prices.

Longer term, we believe SOLVE can capture at least one-tenth of a percent of the market (0.10%), or \$3.5 billion. At its current valuation, that gives an implied value of \$10.28. That's a gain of over 15,000%.

But if SOLVE can truly become the "Amazon" of its space and end up having the same type of U.S. health care market share that Amazon has of U.S. online sales... it could be worth as much as \$35 on a fully diluted basis.

That's a gain of 52,139%.

As always, place no more than \$200–400 for smaller accounts and \$500–1,000 for larger accounts into this trade.

Action to Take: Buy Solve.Care (SOLVE)

Buy-up-to Price: \$0.12.

Stop Loss: None

Buy It On: Bittrex, KuCoin

Store It On: MyEtherWallet

Add These Remaining 2020 Phenomenon Plays to Your Watch List

As I mentioned above, I recently released two sets of buy lists to my readers to help them prepare for the 2020 Phenomenon. I believe these plays have the potential to deliver gains like we saw with the last Phenomenon and go up hundreds of thousands of percentage points.

The coins I presented in this report are the ones trading below my buy-up-to prices.

But you should add the remaining coins to your watch list as well. They're currently above our recommended buy prices, so don't chase their prices. If they dip below, use the opportunity to get some exposure.

I'm currently watching the crypto markets and looking to reevaluate our set buy-up-to prices for these coins. If I see a good opportunity, you'll get an alert immediately.

For now, continue to watch the tokens below, as well as one bonus play:

2020 Phenomenon Watch List Coin No. 1: Ripio Credit Network (RCN)

Buy up to: \$0.04

Buy it on: Binance, Uniswap, CoinSwitch

2020 Phenomenon Watch List Coin No. 2: Chainlink (LINK)

Buy up to: \$2.50

Buy it on: Coinbase, Binance, Uniswap, CoinSwitch

2020 Phenomenon Watch List Coin No. 3: Enjin Coin (ENJ)

Buy up to: \$0.12

Buy it on: KuCoin, Bittrex, Binance (Binance. US for readers in the U.S.), CoinSwitch, Uniswap

2020 Phenomenon Watch List Coin No. 4: Numeraire (NMR)

Buy up to: \$15

Buy it on: Bittrex, Uniswap

2020 Phenomenon Watch List Coin No. 5: DATAcoin (DATA)

Buy up to: \$0.04

Buy it on: Binance, CoinSwitch, Uniswap

Bonus 2020 Phenomenon Watch List Coin: Loki (LOKI)

Buy up to: \$0.20

Buy it on: KuCoin

Let the Game Come to You!

Big T

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