Hespera Cryptocurrency Risk Disclosure

Hespera Capital Assets / Hespera ETFs · Last reviewed September 03, 2026 · Effective March 27, 2026

Important risk summary

Cryptocurrency and crypto-linked ETF exposure is speculative and volatile. You can lose some or all of the capital allocated to crypto-linked plans. Only invest funds you can afford to lose after your emergency and core diversified sleeves are in place.

1. Market and volatility risk

Digital-asset prices can move rapidly in either direction, trade twenty-four hours, and gap on news, liquidations, regulatory actions, or exchange incidents.

2. Technology and custody risk

Blockchain networks, smart contracts, bridges, and custodial arrangements can fail, be attacked, or become congested. Network fees can spike. Forks and airdrops may create operational complexity.

3. Regulatory risk

Rules for digital assets evolve. Products may be restricted, relabeled, or withdrawn in certain jurisdictions. Tax treatment is often complex.

4. Liquidity risk

During stress, exits can be slower or more expensive. Plan lockups and settlement times still apply.

5. Correlation and diversification

Crypto can move with risk assets in crises. It should not be mistaken for a guaranteed diversifier. Size positions modestly relative to your total portfolio.

6. No advice; acknowledgment

This disclosure is educational. By funding a Hespera Crypto Account or crypto-linked retirement pathway, you acknowledge that you have read this PDF and accept these risks.

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