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Is cryptocurrency the new gold?

Cryptocurrency has moved from the fringe to the mainstream. Major financial institutions now offer crypto exposure, and some retirement plans include crypto as an option. For many investors, this raises a key question: Can crypto function as a store of value — similar to how gold has traditionally been used — or is it still too speculative?

Here's a brief overview to help you evaluate crypto within a broader financial strategy.

Potential Advantages

- **Growing adoption.** Widespread participation by individuals, institutions and fund managers has made crypto more accessible. This increasing adoption has helped support liquidity and infrastructure.
- **Ease of transfer.** Crypto can be moved quickly and securely between digital wallets without traditional intermediaries. For some investors, this flexibility is a unique benefit.
- **Finite supply (for certain coins).** Some cryptocurrencies, like bitcoin, have a capped supply. This design, in theory, supports the idea of long-term value preservation over time.

Key Considerations

- **Volatility.** Crypto prices can rise or fall dramatically in short periods. This makes it difficult to rely on for near-term goals or as a primary store of value.
- **Regulatory uncertainty.** Rules continue to evolve. Changes in policy, taxation or oversight could impact prices and how crypto can be used in portfolios.
- **Security risks.** While blockchain is secure by design, risks remain — including exchange hacks, scams and the potential loss of private keys. Using reputable platforms and strong security practices is essential.

Bottom Line

Crypto may play a role as a complementary holding for some investors, particularly those with higher risk tolerance and longtime horizons. As with any alternative asset, it's important to align it with your risk profile and long-term goals.

Have questions about your financial planning? Get in touch to discuss your options.

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