WEALTHSTACK ALPHA · ISSUE #3 · JULY 2026

The Time To Build Is During Quiet Markets.

Why we are beginning to DCA into select crypto assets now.

WealthStack · Wealth & Health · wealthstack.vip

July 2026

How We're Thinking This Month

July brings what we believe is a significant accumulation window. Bitcoin has pulled back sharply from its highs. Crypto-related equities have reset meaningfully. Breadth is showing early signs of recovery. Rates remain elevated but may be approaching a turning point.

This is not the time to wait for certainty. It is the time to build positions with discipline.

> ***"The best investors are not those who time markets perfectly. They are those who build positions while others are paralysed by uncertainty."***

THIS MONTH'S FOCUS

- Why this is a DCA window
- The psychology of building in quiet markets
- BTC at critical demand zone
- 7 assets to begin accumulating
- FNMA thesis update
- TLT — patience rewarded

MARKET POSTURE

Accumulation Mode

Staged DCA — discipline over timing

CONVICTION BOARD

02

WealthStack Conviction Board

A snapshot of where our attention and conviction currently reside. For current positioning, accumulation zones, and tactical updates: WealthStack Portfolio Monitor.

HIGH CONVICTION	CONSTRUCTIVE	ACCUMULATING	PATIENT
DCA Window H2 2026 accumulation	**Bitcoin** Building at demand	**ETH / SOL** DCA begins H2 2026	**Broad Equities** Watchful, no urgency
TLT Demand zone active	**FNMA** Political asymmetry	**COIN / RIOT** DCA begins H2 2026	**SMH / XLE** Extended — wait
Dry Powder Optionality preserved	**STRC / SGOV** Yield while waiting	**SUI / BMNR** DCA begins H2 2026	**VXUS / VWO** No urgency

→ *Accumulation zones, reaction zones, and tactical status for each position: WealthStack Portfolio Monitor*

MACRO FRAMEWORK

03

The Environment We're Operating In

July 2026 · Understanding the context that shapes our DCA decision.

INTEREST RATES

Elevated ↓

10Y at 4.48% — spiked to 4.69% before pull back

LIQUIDITY

Tight →

Rate cuts still uncertain; market pricing shifting

US DOLLAR (DXY)

Neutral →

Range-bound — no strong directional signal

BTC TREND

At Demand →

~$60k — critical demand zone being tested

VIX / VOLATILITY

Moderate →

Elevated vs historical avg — watch closely

MARKET BREADTH

Recovering ↑

MMTH ~58% — approaching 68% supply

RISK APPETITE

Building ↑

DCA discipline rewarded in quiet markets

SENTIMENT

Fearful →

Fear = opportunity for disciplined accumulators

"When markets are quiet, disciplined investors are loudest. The accumulation window doesn't announce itself."

Key Data Supporting Our Macro View



BTC/USD · Daily · Bitstamp · TradingView (Jul 1, 2026)



US10Y · 10-Year Treasury Yield · Daily · TVC · TradingView



MMTH · % Stocks Above 200-Day SMA · Daily · TradingView

READING THE CHARTS

- BTC ~$60k — testing critical demand zone. Next support ~$59k, supply at $76–82k above.
- 10Y spiked to 4.69%, pulled back to 4.48% — demand zones at 4.22% and 3.94% below.
- MMTH ~58% — recovering strongly, approaching 68% supply. Positive breadth signal.

THE DCA THESIS

Why We Are Beginning To DCA Now

This is not a call to deploy all capital at once. It is a call to begin the disciplined, staged accumulation of select assets during a window of compressed prices and elevated fear.

01

Prices Are Compressed

BTC is down ~49% from its ATH. Crypto equities have reset 60–80%+ from highs. This is not a signal to sell. For long-horizon investors, this is the setup.

02

DCA Removes Timing Pressure

Nobody calls the exact bottom. Dollar-cost averaging spreads your entry across time, lowering average cost and removing the emotional paralysis of trying to be perfect.

03

H2 2026 Is A Window, Not A Gift

We have a 6-month accumulation window. Acting now — with discipline — means H1 2027 positioning is already established when momentum returns.

04

Breadth Is Recovering

MMTH at 58% and rising signals improving market internals. Recoveries that start broad tend to be durable. We are seeing early confirmation of trend repair.

05

Fear Creates The Opportunity

The assets on our DCA list are not broken — they are unloved in a risk-off environment. The thesis has not changed. The price has. That is the opportunity.

7 Assets. H2 2026. Disciplined Accumulation.

Begin staged DCA between now and December 2026. No single lump sum. Accumulate gradually across multiple entries. Exact zones in Portfolio Monitor.

BTC

Crypto

Digital reserve asset. ~50% from ATH. Critical $59–60k demand zone being tested. Foundation of the thesis.

ETH

Crypto

Leading smart contract platform. Reset significantly. ETF momentum building. High-beta to BTC recovery.

SOL

Crypto

Consumer chain leader. Deepening ecosystem. ETF applications advancing. Strong fundamental case for next cycle.

SUI

Crypto

Early-stage Layer-1. High risk, high potential. Small allocation. Long-duration patience required.

COIN

Crypto Equity

Institutional crypto infrastructure. Regulated, growing. Benefits directly from crypto cycle expansion.

RIOT

Crypto Equity

Leveraged BTC mining exposure. High beta. Reset significantly from highs. For aggressive asymmetric sleeve.

BMNR

Crypto Equity

High-beta speculative asymmetric. Smallest allocation. Long timeframe. Outsized potential in bull cycle.

→ *Accumulation zones, entry strategies, and position sizing for all 7 assets: WealthStack Portfolio Monitor*

EXECUTION FRAMEWORK

How To Execute a DCA Strategy

The difference between a winning DCA strategy and a losing one is almost entirely behavioral, not analytical.

01	**Define your total allocation first** Decide the total capital for each position before you start. Never add more because it dropped further.
02	**Split into 3–6 tranches** Divide your intended allocation into tranches spread across weeks or months. Time beats timing.
03	**Set entries in advance** Know your entry zones before you need them. Decisions made in advance are better than decisions made in fear.
04	**Hold through volatility** DCA only works if you hold what you buy. Selling on dips defeats the entire strategy.
05	**Exit on thesis change, not price change** Lower prices are not a reason to exit. A broken thesis is the only reason to exit.

THE DCA MINDSET

You are not predicting.
You are participating.

"I don't need to call the bottom."

"I need to be positioned before the move."

"Every tranche I add at these levels improves my average."

"My job is not to be right about timing. My job is to not be wrong about the thesis."

DIGITAL ASSETS

Bitcoin — The Case For Accumulating Now

Daily chart · ~$60,535 · Down ~50% from ATH · Testing critical $59–60k demand zone



BTC/USD · Daily · Bitstamp · Supply/Demand zones · TradingView (Jul 1, 2026)

"BTC at $60k is not broken. It is on sale. The demand zone at $59–60k has held multiple tests. This is where disciplined buyers build."

→ *For current accumulation zones & positioning: WealthStack Portfolio Monitor*

DCA WATCHLIST

ETH

DCA alongside BTC

SOL

DCA — consumer chain

SUI

Small allocation DCA

LONG-DURATION THESIS

TLT — Patience Being Rewarded

Daily chart · ~$85.52 · Demand zone at $82.77 · Supply resistance $90.86–92



TLT · iShares 20+ Year Treasury Bond ETF · Daily · TradingView (Jul 1, 2026)

CURRENT PRICE

~$85.52

Holding within demand zone

KEY DEMAND ZONE

~$82.77

Strong support — held multiple times

SUPPLY RESISTANCE

$90.86–92

First key target to clear

Continue staged accumulation in $82–86 range. Thesis intact. Rate relief will be the catalyst.

→ *For current accumulation zones & positioning: WealthStack Portfolio Monitor*

RATES WATCH

10Y Yield — Spike, Pullback, Key Zones

Daily chart · 4.483% · Spiked to 4.687% · Key demand 4.22–4.30% below



US10Y · 10-Year Treasury Yield · Daily · TVC · TradingView (Jul 1, 2026)

CURRENT YIELD

4.483%

Pulled back from 4.687% spike

KEY DEMAND ZONE

4.22–4.30%

Support held — strong demand area

DEEPER DEMAND

3.60–3.94%

Longer-term demand zone below

Yield spike to 4.69% rejected. Demand holding. Watch for move toward 4.22–4.30% for TLT catalyst.

BREADTH ANALYSIS

MMTH — Recovering Toward Key Resistance

Daily chart · ~58.31% · Recovering from ~41% April low · 68% supply resistance ahead



MMTH · % Stocks Above 200-Day SMA · Daily · TradingView (Jul 1, 2026)

CURRENT READING

58.31%

Recovering from 41% April low

SUPPLY RESISTANCE

~68%

Critical zone — must clear for confirmation

DEMAND SUPPORT

~41%

Held in April 2026 correction

Breadth recovery from 41% is a positive signal. Breakout above 68% would confirm broad market health.

SPECIAL SITUATION UPDATE

FNMA — Thesis Intact, Consolidating

Daily chart · ~$6.27 · Consolidating · Demand zone $4.48–5.00 held · Supply at $8.94–9.17



FNMA · Fannie Mae · Daily · OTC · TradingView (Jul 1, 2026)

→ *For current accumulation zones & positioning: WealthStack Portfolio Monitor*

CURRENT PRICE

~$6.27

Consolidating in range

DEMAND ZONE

$4.50–$5.00

Held in Feb–Apr 2026 correction

SUPPLY RESISTANCE

$8.94–$9.17

First meaningful target above

Thesis unchanged. Conservatorship resolution remains the catalyst. Patience required.

SCENARIO ANALYSIS

What Would Change Our View?

Our DCA thesis is conditional, not permanent. These are the signals that would cause us to accelerate, pause, or exit.

ASSET / THEME	ACCELERATE DCA IF…	PAUSE / EXIT IF…
Bitcoin	Holds $59–60k demand zone and reclaims $76k with volume; ETF inflows accelerate	Loses $59k support decisively; macro liquidity deteriorates further; thesis broken
Crypto Equities	BTC trend resumes; sector rotation into risk assets; institutional inflows confirmed	BTC fails demand and drags equities; regulatory headwinds intensify; risk-off deepens
TLT / Rates	10Y yield moves toward 4.22–4.30% demand; Fed signals easing; inflation softens	Yield breaks above 4.69% high; inflation re-accelerates; Fed turns more hawkish
MMTH Breadth	MMTH breaks above 68% supply; broad participation across sectors confirmed	MMTH fails to break 68% and rolls over; mega-cap concentration resumes
FNMA	Political catalyst emerges; FHFA / Treasury signals conservatorship timeline	Conservatorship extended indefinitely; unfavorable recapitalization announced

"Our positioning is adaptive and conditional — not fixed opinion. Thesis changes drive portfolio changes."

RISK FRAMEWORK

Asymmetric Risk Framework

01	**Elevated volatility**	Expected and should be planned for — not reacted to
02	**Significant drawdowns**	Part of the thesis, not a signal to exit
03	**Complete failure risk**	Always a possibility — size positions 2–5% accordingly
04	**Portfolio concentration**	A small number of major winners drives disproportionate returns
05	**Asymmetry over win rate**	Being right big matters more than being right often

DCA POSITION SIZING

- Define total allocation before starting
- Split into 3–6 tranches over H2 2026
- 2–5% per position (total)
- Do not add beyond defined allocation
- Hold through volatility — exit on thesis change

"Most asymmetric opportunities feel uncomfortable before they feel obvious."

The WealthStack Portfolio Lifecycle

Knowing which phase you're in determines how aggressively you should DCA into the current opportunity set.

$10k–$100k

Aggressive Asymmetry

- Max DCA into all 7 assets
- High-beta crypto & equities
- 2–5% per position sizing
- Widest tranches across H2
- Accept full drawdown risk

Build the base.

↑ Issue #3 Primary Audience

$100k–$500k

Balanced Growth

- DCA into core 4–5 assets
- Add income layer (STRC/SGOV)
- Maintain TLT accumulation
- Smaller BMNR/SUI allocation
- Stage carefully across H2

Grow with protection.

$500k–$2m

Growth + Income

- DCA into BTC, ETH, COIN
- TLT as primary allocation
- Asymmetric as satellite only
- FNMA in asymmetric sleeve
- Manage volatility carefully

Compound intelligently.

$2m+

Preservation + Cash Flow

- BTC + ETH only for crypto
- Heavy TLT / income weighting
- FNMA: 1–2% max sleeve
- No RIOT/BMNR/SUI exposure
- Volatility management priority

Protect the machine.

WEALTHSTACK HEALTH · OPERATOR PERFORMANCE

Operator Performance.

Sleep: The Most Underrated Performance Asset Available.

Recovery · Performance · Longevity · Cognitive Edge

Sleep is not rest. It is the infrastructure on which everything else is built.

OPERATOR PERFORMANCE

H1

Sleep: The Most Underrated Performance Edge

Most high performers optimize training, nutrition, and supplementation — yet consistently underinvest in sleep. The research is unambiguous: sleep is the highest-leverage intervention available.

Physical Recovery

- Muscle repair peaks during deep sleep
- Growth hormone primarily released at night
- Soft tissue recovery requires sleep duration
- Athletic performance declines 10–30% sleep deprived

Cognitive Performance

- Memory consolidation during REM
- Decision quality degrades rapidly
- Mental reaction time dramatically impaired
- Creative problem solving requires adequate sleep

Longevity & Health

- Cardiovascular risk rises with chronic poor sleep
- Immune function significantly impaired
- Metabolic health directly linked to sleep quality
- Inflammation markers elevated in poor sleepers

We recommend products and strategies the same way we evaluate investments: evidence first, quality matters, long-term consistency beats chasing trends.

KEY FINDING

7–9 hours of quality sleep consistently outperforms every supplement, drug, or biohack studied. No intervention competes with adequate sleep on a cost–benefit basis.

WHY IT FITS WEALTHSTACK

- ✓ Evidence-based — irrefutably
- ✓ Zero cost
- ✓ Lowest possible risk
- ✓ Highest potential upside

WEALTHSTACK APPROVED

Oura Ring

- Sleep & Recovery
- HRV & Readiness
- Body Temperature Trends & More…

→ *View Our Recommended Sleep Tracker & WealthStack Discount*

OPERATOR PERFORMANCE

H2

How To Optimize Your Sleep

Sleep Architecture

Sleep has distinct stages: light sleep, deep sleep (slow-wave), and REM. Each serves a different biological function. Cutting sleep short disproportionately eliminates late REM stages, which are critical for memory, emotion regulation, and creativity.

Darkness

Complete darkness or quality eye mask. Even small light sources disrupt melatonin. Blackout curtains are one of the best sleep ROI investments.

Temperature

Core body temperature must drop to initiate sleep. Aim for 65–68°F (18–20°C). Cooling mattress pad if needed.

Quiet

Noise disrupts sleep architecture even if you don't wake. White noise or earplugs significantly improve sleep quality.

THE WEALTHSTACK TAKE

Sleep is not passive.

It is active recovery.

5 High-ROI Sleep Habits

01 Consistent schedule — Same time every day — weekends included

02 Screen cutoff — No screens 60 minutes before bed

03 Cold, dark room — 65–68°F + blackout curtains or mask

04 No alcohol before bed — Alcohol fragments sleep architecture

05 Morning sunlight — Sets circadian rhythm for the next night

"Sleep is not a luxury. It is the infrastructure on which everything else is built."

THE GOAL

“The goal is not maximum activity.

The goal is intelligent positioning.”

Patient. Selective. Asymmetric.

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