

# California Mandates Companies Have A Retirement Plan: There Is A Plan With Bitcoin

*Californian companies looking to create a 401k plan for their employees now have options that include direct exposure to Bitcoin*

NEWPORT BEACH, CALIFORNIA, USA, June 29, 2022 /EINPresswire.com/ -- By June 30, 2022, all

California employers with five or more employees must comply and have a retirement program in place otherwise face a penalty. There are two basic options and one unique option. An employer can have their payroll provider implement a vanilla plan or register with CalSavers. The 3rd option is a retirement plan that uses diversified funds and incorporates Bitcoin.

**DAIM** is an industry leading crypto advisor that offers 401k plans on a pre and post tax basis. Our plans give participants exposure to Bitcoin, bought on exchange through **Gemini**. DAIM offers 4 portfolios based on a traditional 60/40 stock/bond allocation. Participants can invest in a traditional portfolio or choose an option that has 1%, 5%, or 10% allocation to pure Bitcoin.

APRIL 2022

BITCOIN 10

**STRATEGY DESCRIPTION**

DAIM Bitcoin portfolios have been strategically created to offer 401k plan participants the ability to gain direct exposure to Bitcoin with their plan contributions. We offer 4 portfolios that are based on a standard 60/40 portfolio. The 60/40 is a staple of retirement investing that has delivered long term alpha with low volatility. The introduction of a small amount of Bitcoin into these portfolios has shown to increase returns significantly without a substantial increase in volatility. This leads to a noticeable increase in the sharpe ratio of the portfolio for long holding periods.

The key risks for DAIM Bitcoin 10 are general market volatility and market timing. On a long term buy and hold basis the risk of holding a diversified portfolio with a 10% allocation to Bitcoin is negligible.

**KEY HIGHLIGHTS**

The DAIM Bitcoin 401k plan is the first ERISA compliant employer-sponsored 401k plan with access to Bitcoin.

DAIM Bitcoin 10 offers participants a 10% allocation to Bitcoin within a well-diversified portfolio. The Bitcoin in the portfolio is held in a custodial wallet with Gemini LLC, a Fiduciary and qualified custodian.

**MANAGER BIO**

Digital Asset Investment Management (DAIM) is the first Registered Investment Adviser in the United States, qualified and properly licensed to advise and manage both traditional and digital assets. DAIM combines its traditional asset investment management experience along with its digital asset expertise to offer best-in-class, fully compliant Investment Advisory and Wealth Management services.

**PERFORMANCE 5 YR.**

	YTD	1yr	3yr	5yr
<b>BITCOIN 10</b>	-3.71%	3.17%	21.57%	19.85%
60/40	-4.74%	2.90%	9.68%	8.55%
SP 500	-3.12%	17.26%	19.48%	16.25%

**GENERAL INFORMATION**

Company: Digital Asset Investment Management  
 Email: [hq@daim.io](mailto:hq@daim.io)  
 Phone: 949.298.7582  
 Website: [www.daim.io](http://www.daim.io)  
 Management Fee: 1%

**PORTFOLIO STATISTICS**

Annualized Return: 19.85%  
 Annualized Std Dev: 14.62%  
 Sharpe Ratio: 1.176  
 Sortino Ratio: 1.588  
 Correlation: 0.828

**HOLDINGS**

- VTSAX 36%
- VTIAX 24%
- VBTLX 18%
- VTABX 12%
- BTC 10%

**BREAKDOWN**

- 36% US Equity
- 24% International Equity
- 18% US Bonds
- 12% International Bonds
- 10% Bitcoin

Digital Asset Investment Management | 100 Newport Center Drive, Newport Beach 92660 | Phone: 949.298.7582 | Email: [info@daim.io](mailto:info@daim.io)  
 There is a substantial risk of loss in trading commodity futures, options and off-exchange foreign currency products. Past performance is not indicative of future results.

The long-term effect of a 10% allocation to BTC within a well diversified portfolio

Click on the image to see the factsheet for the portfolio with a 10% allocation to Bitcoin.



Bitcoin is now an option in 401k plans”

DAIM

Contact DAIM at [hq@daim.io](mailto:hq@daim.io) or 888-600-4522 to learn more. [www.daim.io/corporations](http://www.daim.io/corporations)

California law requires that employers doing business in California that do not offer a 401(k) plan must register

under the CalSavers Retirement Program (the “CalSavers Program” or “Program”) and provide employee census information in order for CalSavers to automatically enroll eligible employees in

a retirement savings program. The deadline is June 30th. As an employer you may face a \$250 fine per employee if noncompliance extends beyond 90 days and an additional \$500 fine per employee if noncompliance extends beyond 180 days.

CalSavers contributions are made automatically from your paycheck on an after-tax basis. The CalSavers Plan is a Roth IRA and subject to income limitations. If your AGI is above the threshold you may not qualify.

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