

EquosIQ – Frequently Asked Questions (FAQ)

- **1) What makes EquosIQ different from other robo-advisors?**

EquosIQ uses adaptive AI that adjusts your portfolio daily across 40 diversified Adaptive Portfolio Coins (APCs). Instead of outdated quarterly rebalancing, our AI reacts to opportunities and risks in near real-time—aiming for smarter growth, smoother risk, and better outcomes.

- **2) How do Adaptive Portfolio Coins (APCs) actually work?**

APCs are curated, goal-based portfolios—Growth, Income, Bonds, Crypto, and Hybrid. Each APC is managed by AI to optimize for returns while controlling risk. You can invest in one or several coins with a single tap.

- **3) What's the minimum investment?**

You can start with as little as \$100. Add funds or withdraw whenever you like.

- **4) Can I withdraw funds anytime?**

Yes. Your money is always accessible. Withdrawals are typically processed in 1–2 business days depending on asset mix.

- **5) What are the fees?**

None. We charge 0.0% annual management fees—with no trading commissions, platform fees, or hidden costs. You keep 100% of your performance.

- **6) Is my money secure?**

Cash balances in SmartSafe Coin are FDIC-insured up to \$250,000 (through partner banks). Investments are protected by our AI risk controls (note: market investments can go up or down).

- **7) How does SmartSafe Coin work with the debit card?**

SmartSafe Coin provides a safe, interest-bearing place for cash. You can access it instantly via the EquosIQ debit card—like a smarter, yield-aware alternative to a checking account.

- **8) Can I set specific risk levels or goals?**

Yes. During onboarding, choose your preferred risk level, time horizon, and goals. Our AI uses this to build and manage your portfolio.

- **9) Do you manage crypto separately from stocks?**

Yes. We offer dedicated crypto APCs and traditional APCs. Hold either—or both—and we'll rebalance automatically.