DCA Policy — Rule■Based Accumulation

Create a disciplined, automated accumulation framework that reduces timing risk and governs custody thresholds.

- Defined monthly/weekly budget and funding source.
- Exchange/broker with reliable withdrawals; watch■only wallet to monitor balances.
- Custody thresholds and sweep rules into cold storage.

1) Define fixed amount and frequency (e.g., weekly on Tuesdays). Avoid illiquid holiday windows.

2) Automate purchases; prefer transparent fee structures and native EUR rails.

3) Set custody thresholds (e.g., hot path $\leq$ 0.1 BTC). When exceeded, sweep to cold storage (multisig if available).

4) Rebalance twice per year to target allocation bands; document rationale and decisions.

5) Maintain a change■control log for any policy exception.

- Never keep significant balances on exchanges; test withdrawals regularly.
- Do not use leverage or unsecured credit; price drawdowns can force liquidation.
- Beware of phishing during recurring logins; use hardware security keys for accounts.

- **Nunchuk Wallet** for sweep policies into multisig
- Regulated broker with SEPA withdrawals
- Watch■only wallet for reconciliation

Biannual rebalancing; quarterly withdrawal tests; annual policy review with updated risk budget.