

Forum:[Hack Forums](#)

Thread: [Thoughts on this portfolio strat](#)

Yin Yang - January 2, 2026, 6:24 am

I'm putting together a small but intentional crypto allocation and wanted to get some feedback from the community. Curious if you'd change any percentages and why.

Here's the current breakdown on a, let's say \$150 total investment:

Portfolio Allocation

Bitcoin (BTC) – 55% (\$82.50)

Ethereum (ETH) – 15% (\$22.50)

Chainlink (LINK) – 8% (\$12.00)

Sui (SUI) – 8% (\$12.00)

Dogecoin (DOGE) – 7% (\$10.50)

Ripple (XRP) – 7% (\$10.50)

Justification by Asset

Bitcoin (BTC) – 55%

This is the core holding and long-term store of value. It's the most established, lowest-risk crypto relative to the rest, and I want the portfolio anchored to BTC dominance.

Ethereum (ETH) – 15%

Strong ecosystem, smart contracts, DeFi, NFTs, and continued upgrades. Less volatile than smaller alts but still offers solid growth potential.

Chainlink (LINK) – 8%

Critical infrastructure play. Oracles are essential for smart contracts, and LINK continues to be widely adopted across multiple chains.

Sui (SUI) – 8%

Higher-risk, higher-reward allocation. I like the tech, scalability focus, and Move language. This is my growth bet compared to more established chains. This shouldn't be a surprise it's in my portfolio. I could swap for SOL, but meh, more potential.

Dogecoin (DOGE) – 7%

Purely a speculative and meme play. Strong community, high visibility, and tends to move aggressively in bull cycles.

Ripple (XRP) – 7%

Betting on utility and institutional adoption. Regulatory clarity is improving, and XRP has historically strong runs when momentum returns.

Dirty - January 2, 2026, 7:01 am

I have something similar but less ripple (5%) and close to no dogecoin but XMR. Aslong as bitcoin is the majority you are pretty good imo

SUI-3183372 - January 2, 2026, 9:00 am

(Jan 2, 2026 07:24 AM)Yin Yang Wrote: [\[CITE\]](#) Ripple (XRP) – 7%

Betting on utility and institutional adoption.

I started working directly with someone who just spent the last 4 years working at Ripple. He has nothing good to say about institutional adoption and their cross borders payments. Says most the volume is fake, nobody real or impactful uses it, and they're looking to pivot to DeFi.

Omniscient - January 2, 2026, 10:11 am

(Jan 2, 2026 10:00 AM)SUI-3183372 Wrote: [\[CITE\]](#) I started working directly with someone who just spent the last 4 years working at Ripple. He has nothing good to say about institutional adoption and their cross borders payments. Says most the volume is fake, nobody real or impactful uses it, and they're looking to pivot to DeFi.

All of that is interesting but the ending of "looking to pivot to DeFi" is more interesting. Because if Ripple does this, then their army of shills might push XRP pretty high. One my big criticism against XRP is how their international finance settlement system was basically fraud and that it really wasn't used for its core purpose in the way the followers believe. But a pivot to DeFi along with some proper integration might push some investment. Also, since I find most XRP users to be idiots when it comes to crypto, DeFi, and Smart Contracts....if XRP goes DeFi with a reasonable app and market...well...I'd be watching closely.

But overall I think Ripple Labs are corrupt financiers so I have low-trust in the leadership.

As for [Yin Yang](#) the investments seem reasonable as a percentage. I think I'd go higher with Sui though.

TehHaxx - January 2, 2026, 10:12 am

bit of a pump today for a lot of coins! If its a slight pull back and will come further down this year will defo get some more meme coins.

PEPE, WIF, DOGE,SHIB are 'solid' choices. Solid is a loose term but in the grand scheme of things they make money if timed well enough

Dirty - January 2, 2026, 11:11 am

(Jan 2, 2026 11:11 AM)Omniscient Wrote: [\[CITE\]](#) As for [Yin Yang](#) the investments seem reasonable as a percentage. I think I'd go higher with Sui though.

But what would you lower to increase that percentage? Ripple? Dogecoin?

Omniscient - January 2, 2026, 11:25 am

Bitcoin (BTC) – 60%

Sui (SUI) – 15%

Ethereum (ETH) – 10% (\$22.50)

Chainlink (LINK) – 5% (\$12.00)

Dogecoin (DOGE) – 5% (\$10.50)

Ripple (XRP) – 5% (\$10.50)