

UPDATED July 2018: What Can Heleum Do For Your Savings?

July 2018 Update: Heleum v2.1 has gone live, and by all accounts this is the best version yet. Read all about it here. For a look at v2.1 simulation results using data from 12/18/17, just before the major crypto crash, until 6/10/18, see this document.

May 2018 Update: Heleum v2.0 has gone live and contains a number of changes to the algorithm. Read all about it here.

March 2018 Update: The December 2017 crash in the cryptocurrency markets has really hammered my Heleum account. While we're waiting for the recovery, the team just completed their simulator in order to test stop loss and dynamic goal strategies for implementation in the next two to three weeks. These will greatly improve Heleum performance during cryptocurrency market crashes, which occur several times a year. As cryptocurrency prices are so low, it may be a very good time to put a little money into Heleum. The future is very exciting!

Full disclosure: I work for my good friend Pace Ellsworth's new fintech startup company, Heleum. I'm their Support Manager and Knowledge Base author. If anyone has issues, they come to me. I tackle the issue and get it straightened out.

A little over a week ago, I interviewed Pace on what Heleum is all about. You can listen to that here.

Heleum was founded by Pace, his brother Taylor, and another mutual friend, Dan Pratt. All very good guys and ideological compatriots. I've known and worked with them for years, and Pace offered me the opportunity to join this amazing fintech startup, I jumped on board immediately.

I've also funded my own Heleum account to the tune of around \$1600, so far. Why? Because I believe it's one of the best and easiest places to store my savings and watch it grow, hands off.

How does Heleum work? Here's an informative Knowledge Base article to explain. And a short animated video:

Heleum exploits cryptocurrency volatility to produce gains through automated currency exchange. Though it's still a very new technology and a very young company, Heleum has done some amazing things. Their Private Beta lasted 6 months earlier this year and averaged 21% growth. You don't have to know a thing about cryptocurrency to use

Heleum. Sign up here.

Since my own funds have been moving around in Heleum balloons for over a month, I thought I'd reveal what's happened. Heleum doesn't allow balloons to pop (return to base currency) with anything less than 2% in gains. And Heleum only collects its fee from your gains, so it's completely free to use (read more about how Heleum makes money here).

My first balloon pop (Balloon 1) occurred early while my total funding amount was still very low:

Launch Amount:	\$26.66	Current Amount:	\$28.65
Move 2: 0.00550159 BTC to 28.65 USD 2017-10-12 18:32:40			\$28.65
Move 1: 26.66 USD to 0.00550159 BTC 2017-10-11 08:24:47			\$26.35

As you can see, it launched at \$26.66, moved to BTC (bitcoin), and then a day later moved back to USD, causing it to pop at \$28.65. Why did pop so quickly? That's just the circumstances in which the algorithm found itself at that time. In a mere 34 hours it grew 7.5%, calculated after Uphold's transaction fees were removed. (Uphold is the platform on which Heleum runs. See their press release about Heleum here.)

My second balloon pop (Balloon 2) occurred early and quickly as well, USD to LTC (litecoin) and back:

Launch Amount:	\$26.66	Current Amount:	\$28.55
Move 2: 0.51653675 LTC to 28.55 USD 2017-10-12 18:46:10			\$28.55
Move 1: 26.66 USD to 0.51653675 LTC 2017-10-12 02:47:04			\$26.27

This small balloon lasted only 16 hours, and grew 7.1%. My third balloon pop (Balloon 3), another USD to LTC and back:

Launch Amount:	\$26.66	Current Amount:	\$27.34
Move 2: 0.46612634 LTC to 27.34 USD 2017-10-13 02:34:18			\$27.34
Move 1: 26.66 USD to 0.46612634 LTC 2017-10-12 22:36:06			\$26.21

This one lasted a mere 4 hours, but grew 2.5%. My fourth balloon (Balloon 8) pop occurred about a month later, and started with a bigger amount:

Launch Amount: \$83.34

Current Amount: \$95.28

Move 9: 1.44529215 LTC to 95.28 USD 2017-11-16 22:46:36	\$95.28
Move 8: 0.01195388 BTC to 1.44529215 LTC 2017-11-16 19:17:30	\$92.03
Move 7: 0.267682211503168375 ETH to 0.01195388 BTC 2017-11-09 16:34:12	\$85.88
Move 6: 121.47 NZD to 0.267682211503168375 ETH 2017-11-09 00:42:16	\$82.81
Move 5: 0.271167454374416295 ETH to 121.47 NZD 2017-11-08 18:52:15	\$84.09
Move 4: 1.4169947 LTC to 0.271167454374416295 ETH 2017-11-07 13:34:19	\$79.59
Move 3: 0.263908432999797039 ETH to 1.4169947 LTC 2017-10-28 14:35:53	\$76.56
Move 2: 0.01472392 BTC to 0.263908432999797039 ETH 2017-10-19 06:55:47	\$80.64
Move 1: 83.34 USD to 0.01472392 BTC 2017-10-17 17:26:51	\$82.40

Now we're really moving all over the place! This balloon hit BTC, LTC, ETH (ether), and NZD (New Zealand) on its trip back to USD. Starting at \$83.34 and popping at \$95.28 produced 14.3% growth in a much longer 30 days. My fifth balloon pop (Balloon 9) lasted just as long:

Launch Amount: \$83.34

Current Amount: \$101.19

Move 10: 1.49405595 LTC to 101.19 USD 2017-11-16 23:07:51	\$101.19
Move 9: 0.01235949 BTC to 1.49405595 LTC 2017-11-16 19:17:32	\$95.13
Move 8: 0.276766190382305057 ETH to 0.01235949 BTC 2017-11-09 16:34:13	\$88.79
Move 7: 125.43 NZD to 0.276766190382305057 ETH 2017-11-09 00:43:41	\$85.50
Move 6: 0.281159373342650625 ETH to 125.43 NZD 2017-11-08 18:52:17	\$86.83
Move 5: 1.4253948 LTC to 0.281159373342650625 ETH 2017-11-07 17:11:33	\$81.49
Move 4: 0.269904344927089163 ETH to 1.4253948 LTC 2017-10-24 02:37:20	\$81.36
Move 3: 9558.71 JPY to 0.269904344927089163 ETH 2017-10-19 06:17:19	\$83.17
Move 2: 1.40289515 LTC to 9558.71 JPY 2017-10-18 22:50:00	\$84.59
Move 1: 83.34 USD to 1.40289515 LTC 2017-10-18 16:33:50	\$82.14

This one went through all the same currencies as the last, plus JPY (Japan). In 29 days it grew from \$83.34 to \$101.19, or 21%. And my last balloon to pop (so far, Balloon 13):

Launch Amount: \$84.73	Current Amount: \$107.42
Move 8: 1.5602611 LTC to 107.42 USD 2017-11-16 23:16:20	\$107.42
Move 7: 0.01290766 BTC to 1.5602611 LTC 2017-11-16 21:57:37	\$100.15
Move 6: 1835.16 MXN to 0.01290766 BTC 2017-11-08 19:14:33	\$94.25
Move 5: 0.31498807234132768 ETH to 1835.16 MXN 2017-11-08 18:17:43	\$96.17
Move 4: 1.5866437 LTC to 0.31498807234132768 ETH 2017-11-07 17:03:40	\$90.60
Move 3: 0.0148216 BTC to 1.5866437 LTC 2017-10-29 20:22:04	\$91.33
Move 2: 1.46741023 LTC to 0.0148216 BTC 2017-10-24 02:33:26	\$82.89
Move 1: 84.73 USD to 1.46741023 LTC 2017-10-22 16:35:32	\$83.55

This one started at \$84.73 and popped at \$107.42, earning me \$22.69 in gains, or 27% growth!

I still have 13 balloons that have been inflated for over a month from different launch amounts, my highest showing a current gain of \$42.83 from a \$201 launch amount, or 21% growth. Some of them currently show a loss. Here's the full picture of my balloon activity to date:

Active Balloons		Popped Balloons	
Balloon 19 Launched: 2017-11-16	- \$ 7.54	Balloon 13 2017-10-22 to 2017-11-16	+ \$ 22.69 POPPED!
Balloon 18 Launched: 2017-11-08	+ \$ 9.27	Balloon 9 2017-10-18 to 2017-11-16	+ \$ 17.85 POPPED!
Balloon 17 Launched: 2017-11-06	+ \$ 2.36	Balloon 8 2017-10-17 to 2017-11-16	+ \$ 7.17 POPPED!
Balloon 16 Launched: 2017-11-04	- \$ 0.23	Balloon 3 2017-10-12 to 2017-10-13	+ \$ 0.41 POPPED!
Balloon 15 Launched: 2017-11-02	+ \$ 42.83	Balloon 2 2017-10-12 to 2017-10-12	+ \$ 1.14 POPPED!
Balloon 14 Launched: 2017-10-31	+ \$ 4.66	Balloon 1 2017-10-11 to 2017-10-12	+ \$ 1.20 POPPED!
Balloon 12 Launched: 2017-10-21	+ \$ 21.69		
Balloon 11 Launched: 2017-10-20	+ \$ 5.95		
Balloon 10 Launched: 2017-10-19	+ \$ 7.94		
Balloon 7 Launched: 2017-10-16	+ \$ 0.43		
Balloon 6 Launched: 2017-10-15	- \$ 2.47		
Balloon 5 Launched: 2017-10-14	- \$ 2.67		
Balloon 4 Launched: 2017-10-13	- \$ 0.08		

Remember, balloons won't pop by themselves for less than a 2% gain. Those balloons currently showing a loss will stay inflated, making moves, to achieve their goals before coming back to USD (unless a withdrawal is requested). All the while, other balloons are being inflated and popping, producing gains at varying levels, and reinflating into new balloons. Each new balloon launch waits at least 48 hours from the last in order to diversify among time and exchange rates. Amazing!

It's not perfect, however. The team is constantly working on updates to the app and the algorithm in order to make it both safer and better at growing your savings. It's absolutely stunning what this small team has been able to accomplish in such a short period of time. If you'd like to give it a try, sign up [here](#).