

 DLResearch x  iYield

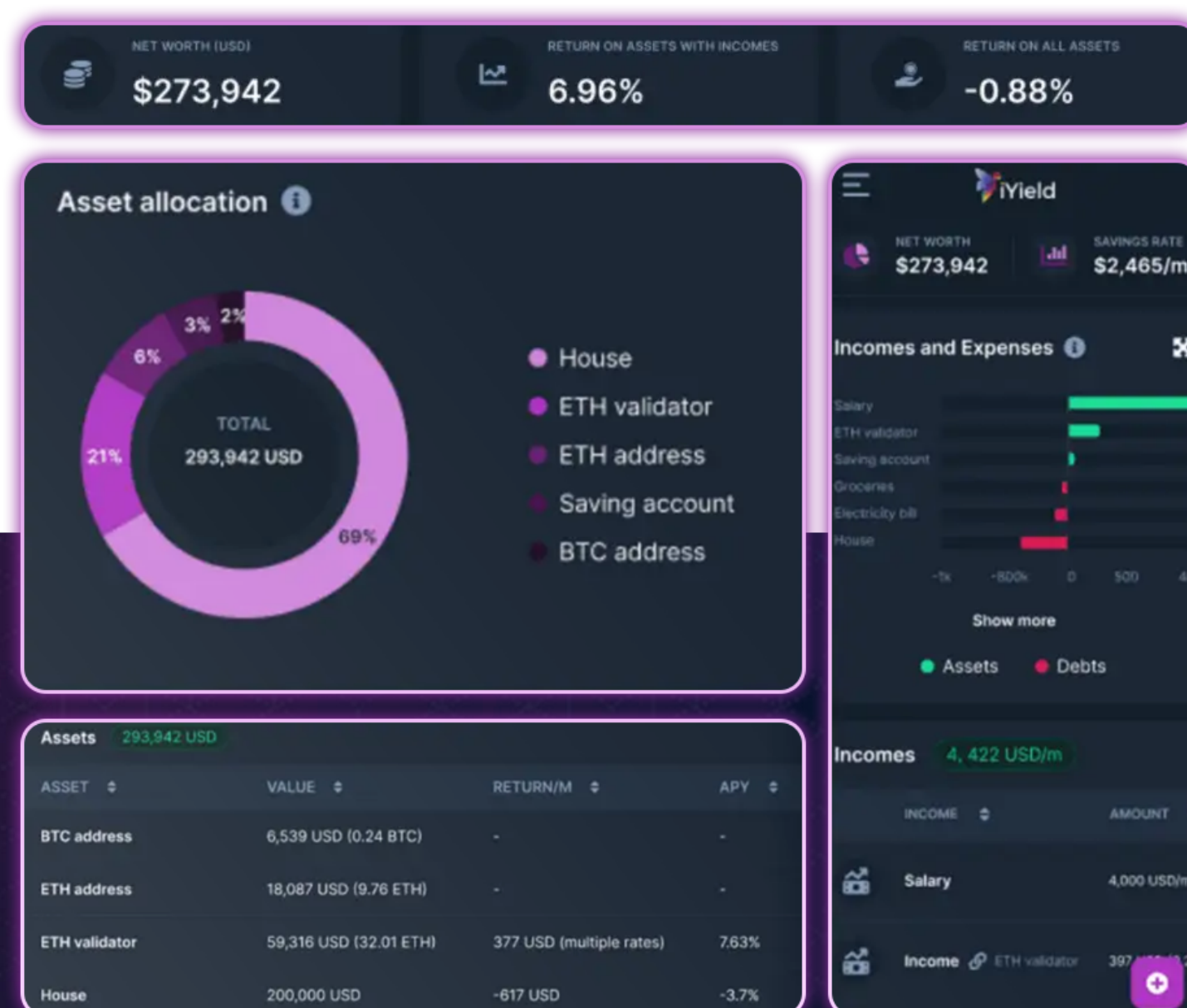
# iYield

## The Ultimate Financial Planning Tool for Crypto Natives

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# iYield: The Ultimate Financial Planning Tool for Crypto Natives

iYield is the first comprehensive financial planning tool designed for crypto natives born out of necessity. Managing crypto assets across a rapidly evolving, cross-chain ecosystem is cumbersome, notoriously complex, and involves tracking spreadsheets, countless wallets, and navigating various dashboards. The Founder, Gentleman James, set out to build a purpose-built personal finance platform that streamlines the ability to monitor a digital and traditional asset portfolio. This report will cover iYield's unique features and competitive advantages, outlining how it simplifies financial planning and empowers users across web3.



Manage **crypto, fiat and DeFi** effortlessly

**FREE TO USE**



# Key Features

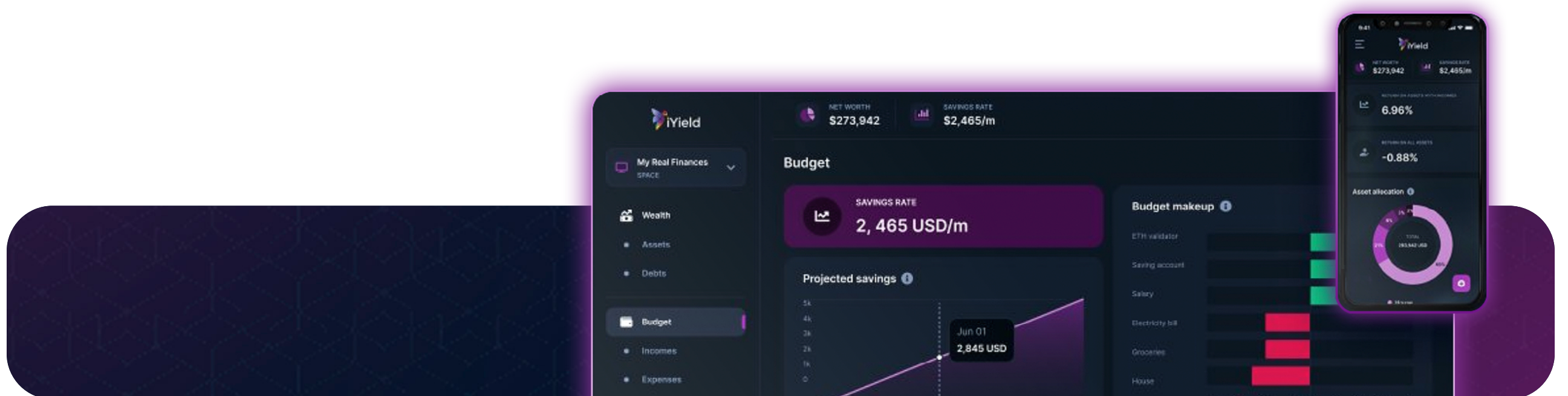
iYield is a free crypto financial planning tool designed to improve the average crypto investor's user experience. It merges crypto and offchain assets into a comprehensive Dashboard. Integrated across 17+ blockchains, 40+ DeFi protocols, and with access to 16,000+ tokens, iYield supercharges users' ability to monitor their portfolios tailored to financial goals. Powered by iYield's standardised yield reporting, which ensures precise portfolio tracking. When combined with iYield's budgeting tools, iYield's Dashboard allows users to achieve a 360-degree view of their net worth with iYield's Dashboard.

## Spaces (Multiple-Portfolio Management)

Spaces on the iYield tool serve as independent financial portfolios, allowing users to segment their assets, liabilities, and budgets to reflect different economic goals. Each Space functions as a standalone portfolio, displaying its net worth, composed of onchain and offchain assets, debts, income, and expenses. Users can create multiple Spaces and edit, duplicate, or remove them to fit their strategy and objectives.

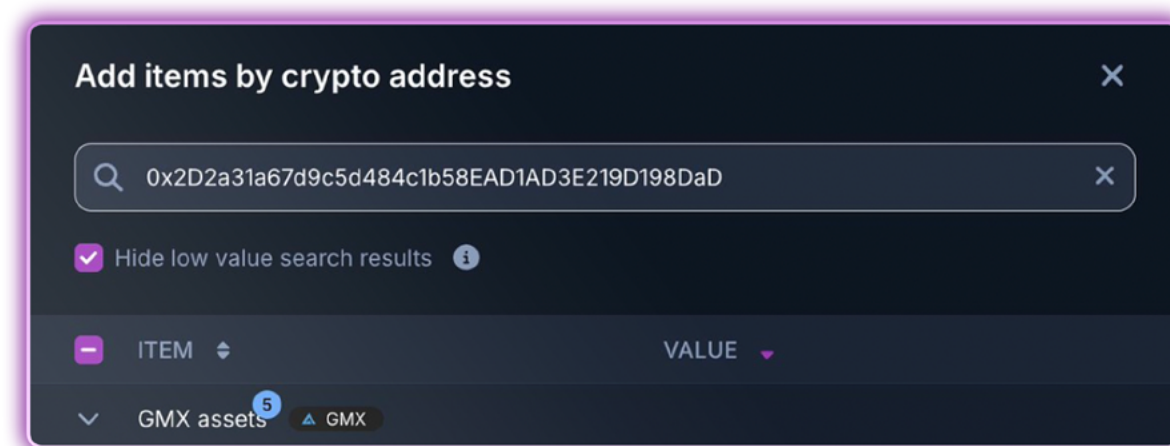
The ability to create multiple Spaces offers a structured approach to monitoring active and/or hypothetical portfolios, personal or business. Each Space can be personalised with unique names and custom icons, making portfolio management more personal and intuitive. By duplicating a Space, users can develop new trading strategies to track different financial scenarios while preserving the composition of their actual portfolio holdings.

Spaces provide a clear and efficient framework for tracking and analysing multiple financial portfolios within a single iYield account. They ensure that users maintain clarity and control over their diverse financial activities while eliminating the confusion of overlapping assets and liabilities.



# Data Integrations and Support

iYield supports the constantly evolving crypto landscape by integrating with leading blockchains and DeFi protocols. Users can link their web3 wallets and search wallet addresses to import asset balances, staked positions, and DeFi yield data automatically or manually.



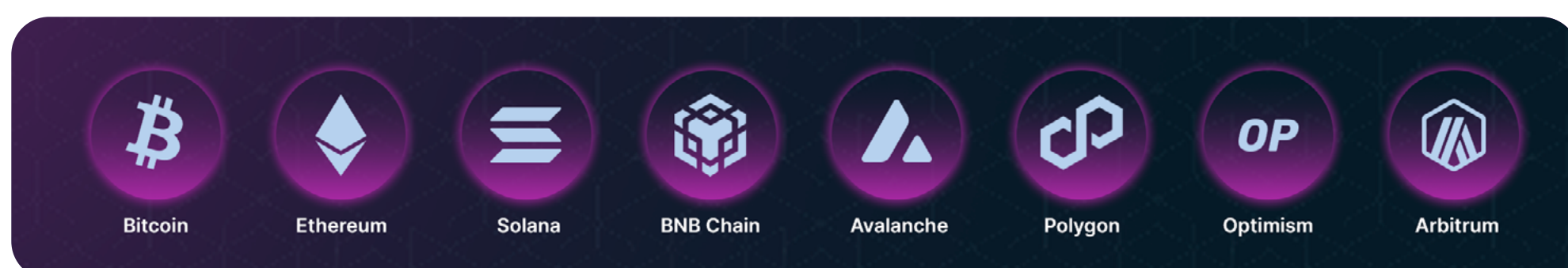
Beyond self-custodied assets, iYield enables traders and long-term investors to track holdings across centralized exchanges (CEX) within a single interface. iYield's Binance integration now includes full support for funding wallets and Simple Earn vaults, tracking both locked and flexible income models. It also provides comprehensive tracking for margin wallets, including debt and balance monitoring, as well as USD-M and COIN-M futures wallet balances.

For Coinbase and Bybit, iYield supports the tracking of spot balances, ensuring users can consolidate their portfolio data with accurate, real-time updates. By prioritizing secure and automated integrations, iYield streamlines portfolio management, making crypto financial planning more efficient.

## Supported Blockchains

The iYield Team prioritises blockchain support based on demand, integrating with over 15 blockchains. These include: Bitcoin, Ethereum, Solana, BNB Chain, Avalanche, Fantom, Base, Arbitrum, Optimism, Polygon, Thorchain, Zcash, Dogecoin, Litecoin.

GRAPH 1 SUPPORTED BLOCKCHAINS



More chains will come onboard as iYield reviews feedback on new features and support requests.



## Supported Wallets

iYield supports a range of Web3 browser wallets. Users can connect, manage, and track their crypto assets across multiple wallets. Supported wallets include:

GRAPH 2 LIST OF SUPPORTED WALLETS



By integrating these wallets, iYield provides users transparency into their onchain portfolios, ensuring seamless integrations and a portfolio tracking experience that’s easy to navigate.

Each wallet offers different capabilities, such as multi-account management and direct sign-in options. The table below highlights the features of supported Web3 browser wallets.

GRAPH 3 FEATURES OF SUPPORTED WEB3 BROWSER WALLETS

| WALLET          | SIGNUP/LOGIN | ACCOUNT SEARCH | MULTI-ACCOUNT SEARCH |
|-----------------|--------------|----------------|----------------------|
| MetaMask        | ✓            | ✓              | ✓                    |
| Phantom         | ✓            | ✓              | ✗                    |
| Exodus          | ✓            | ✓              | ✗                    |
| Enkrypt         | ✓            | ✓              | ✗                    |
| Coinbase Wallet | ✓            | ✓              | ✓                    |
| Rabby Wallet    | ✓            | ✓              | ✗                    |
| Brave Wallet    | ✓            | ✓              | ✗                    |
| Trust Wallet    | ✗            | ✓              | ✗                    |

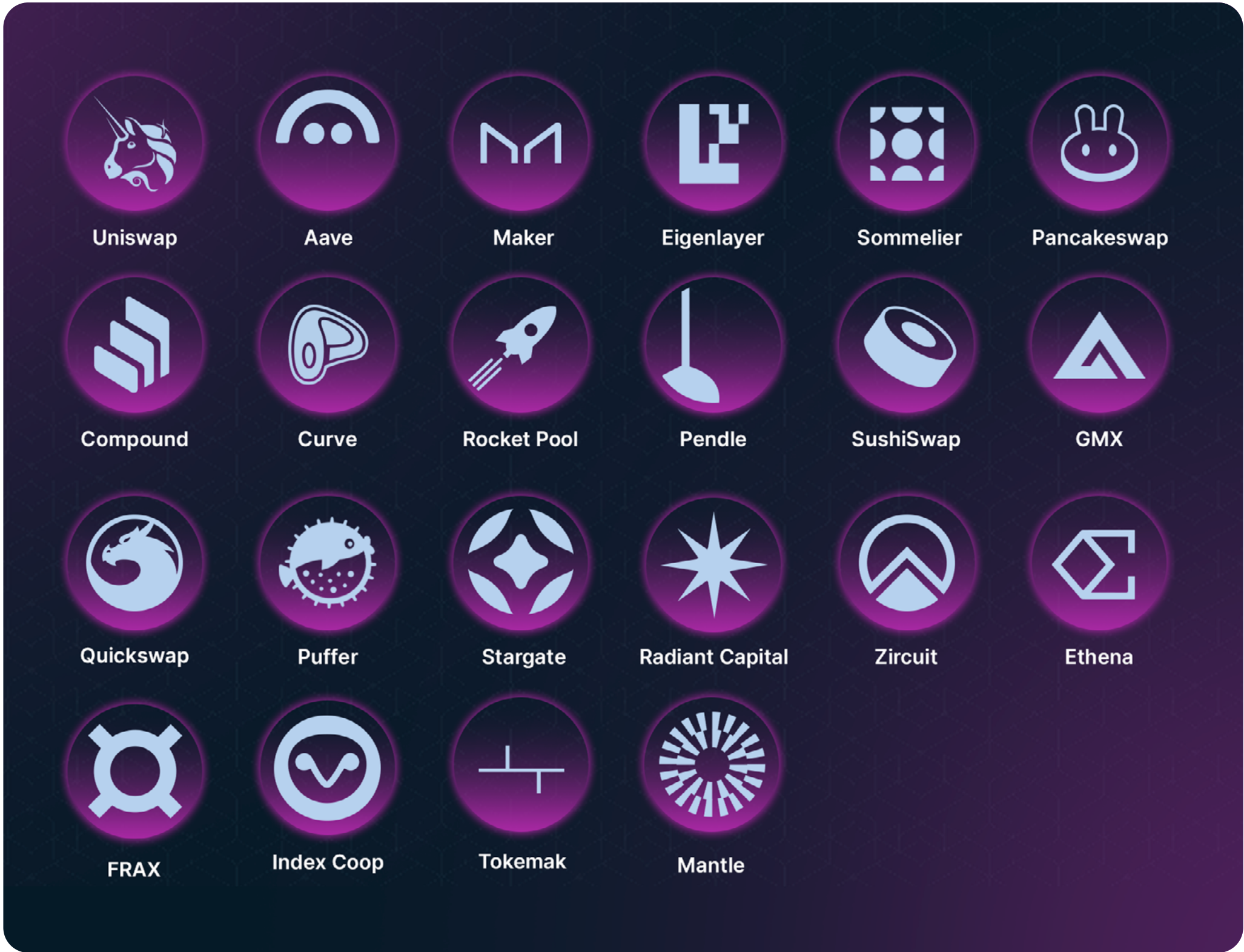
iYield allows the simultaneous connection of multiple accounts, such as Brave Wallet and MetaMask, without disrupting functionality and connectivity. The platform automatically detects the active wallet set by the browser but allows users to toggle or turn off specific wallet extensions to prevent unwanted auto-detection. This feature ensures that users retain complete control over their wallet interactions.



# Supported Protocols

iYield supports most of the leading DeFi protocols, including: Aave, Uniswap, Compound, Curve, GMX, Pendle, Eigenlayer, SushiSwap, Sommelier and others.

GRAPH 4 SUPPORTED PROTOCOLS



This allows users to monitor their APY, validator rewards, and restaking yields directly within the platform. Additionally, iYield tracks Liquid Staking Tokens (LSTs) and Liquid Restaking Tokens (LRTs), integrating with Lido, Rocket Pool, Frax, Ether.fi, and other major staking and restaking protocols.

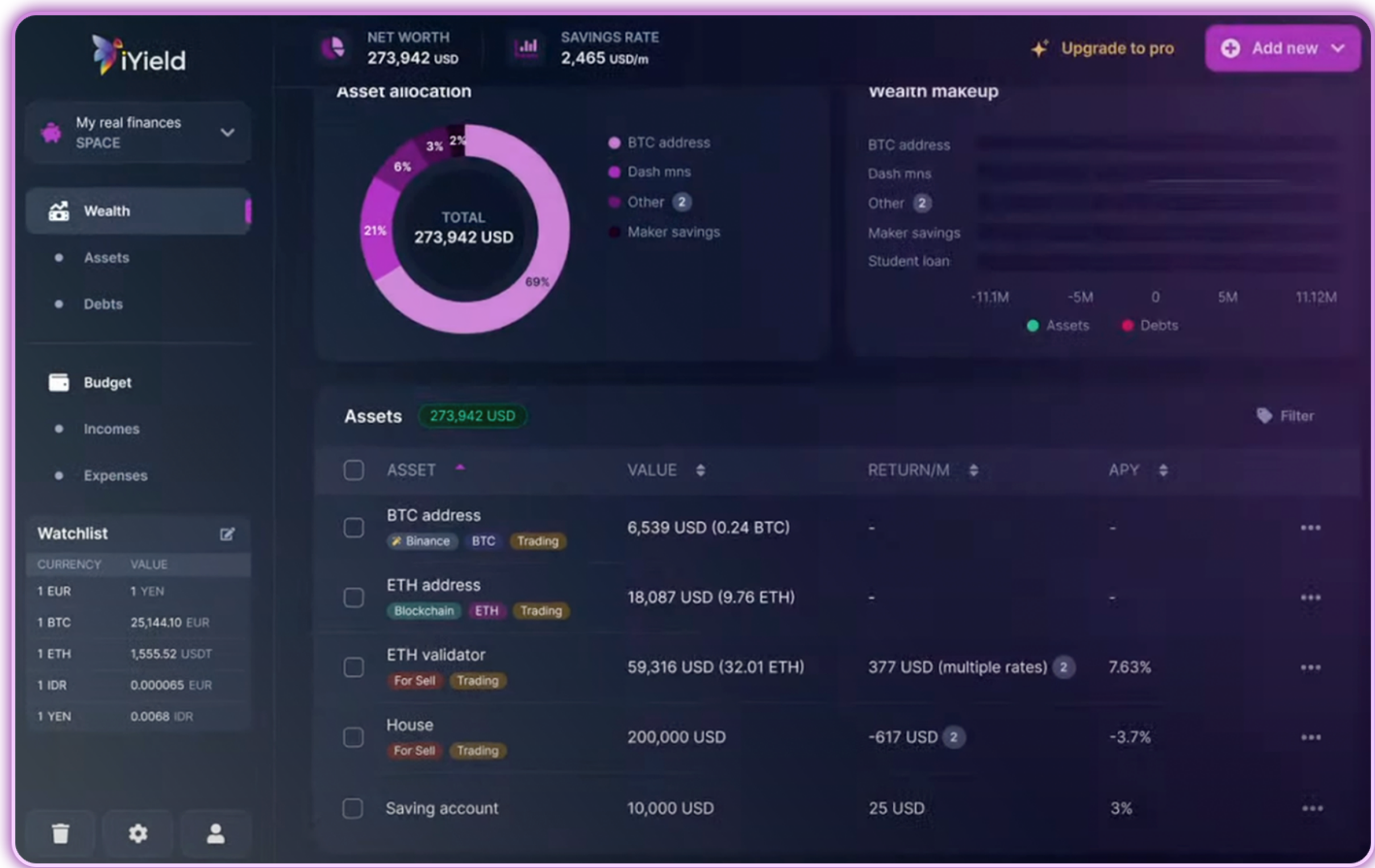




# Dashboarding

Each Space in iYield includes a Wealth and Budget Dashboard built from Assets, Debts, Incomes, and Expenses that users can add or integrate. These financial inputs form the foundation of each Dashboard, providing a visualisation representing a user’s net worth, savings rate, capital efficiency, and overall financial health.

GRAPH 5 iYield DASHBOARD

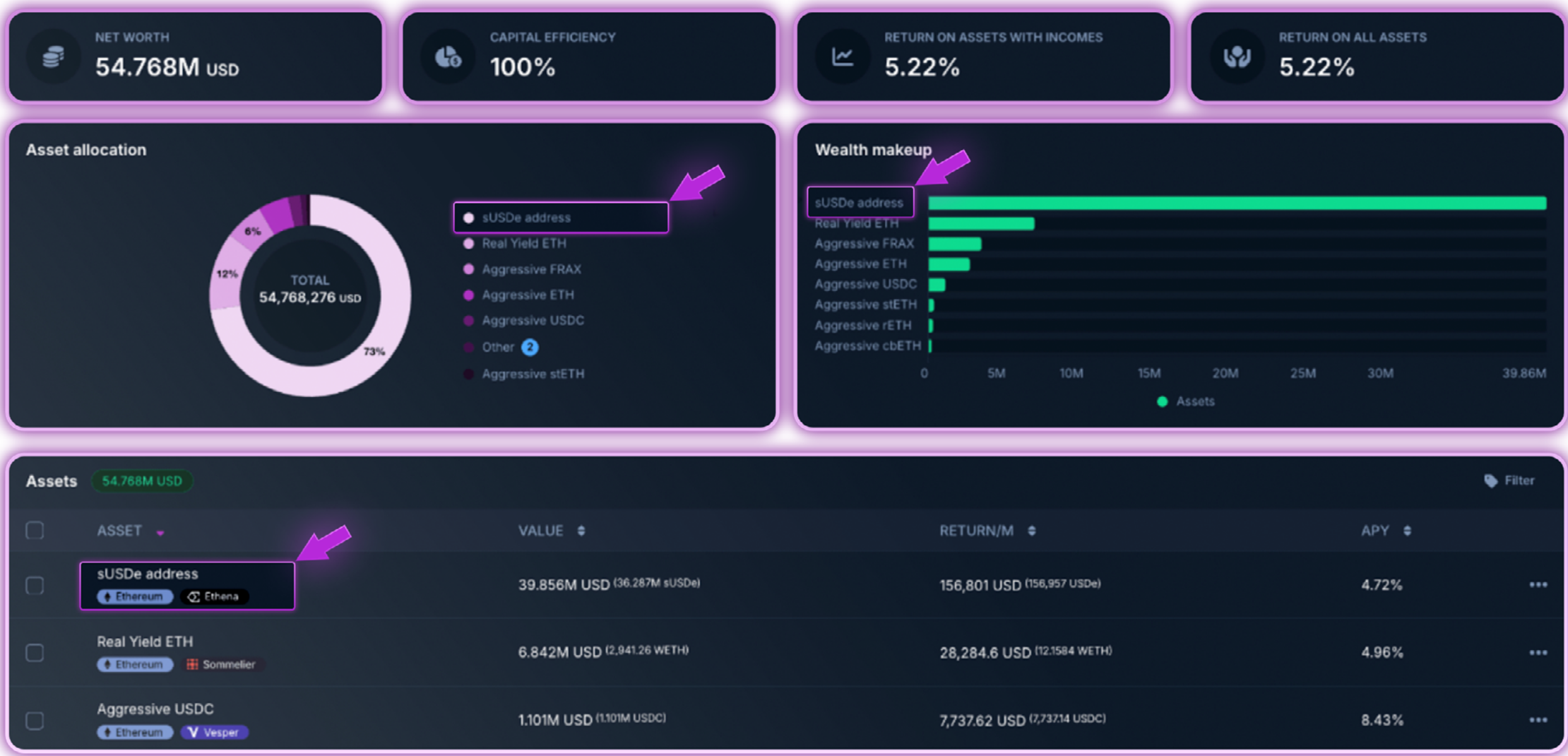


Assets and debts fuel the Wealth Dashboard, where users can add new items to a Space with the ability to specify a preferred fiat currency. They can also apply custom tags, for example, ‘Fiat,’ ‘Locked,’ ‘To Sell.’ This allows users to easily track assets, manage debt, and assess financial efficiency. The Wealth Dashboard empowers users to organise or filter their holdings accurately.



These tracking inputs feed into key Wealth Dashboard metrics, capturing a snapshot of a user’s: Net Worth, Capital Efficiency, Return on Assets (ROA), Return on All Assets, and Asset Allocation. This offers a real-time portfolio overview. Using tags enhances categorisation and analysis. Tracking investment performance using intuitive tables and visualization charts, combined with tags, simplifies the analysis of trends, assets, and liabilities.

GRAPH 6 iYield WEALTH DASHBOARD



Complementing the Wealth Dashboard, the Budget Dashboard provides a detailed breakdown of cash flow. Users can enter incomes and expenses as fixed amounts or percentages of an asset’s value with adjustable frequencies. This helps users monitor savings rates, projected savings, and their overall budget makeup.





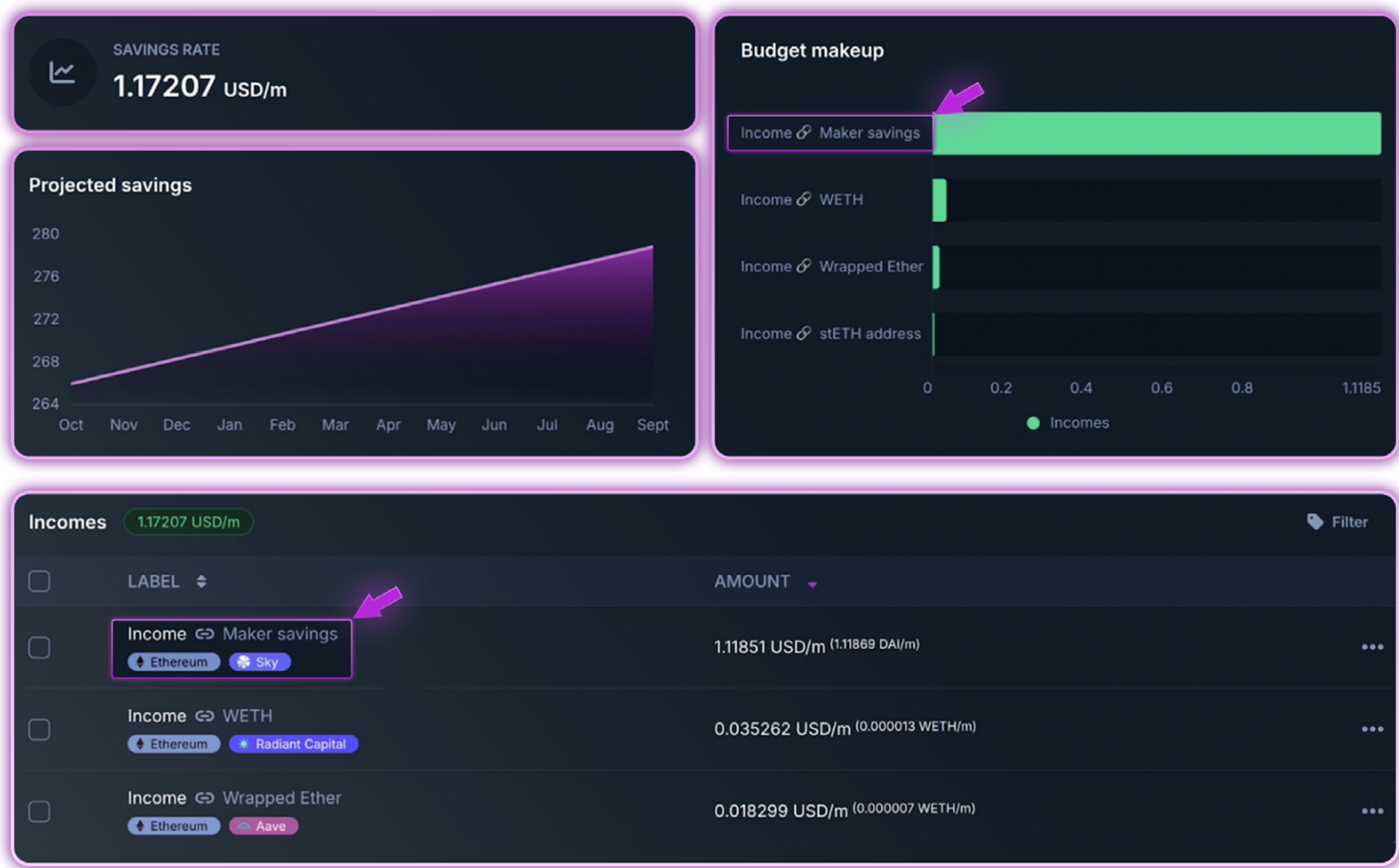
Like the Wealth Dashboard, users can apply custom tags, filter, and edit transaction details. They can even link specific incomes or expenses to assets, enabling granular portfolio analysis. This customisability allows users to precisely categorise and track financial movements, ensuring better budgeting decisions and long-term financial planning.

GRAPH 7 iYield BUDGET DASHBOARD



With custom tagging, flexible organisation, and a visually intuitive layout, the iYield Dashboard transforms complex financial data into valuable insights. It allows users to streamline financial planning, optimise yield strategies, and maintain complete control over their aggregate wealth in a unified interface.

GRAPH 8 iYield CUSTOM DASHBOARD



# Account Setup Overview

iYield offers a fully functional Free Plan with every feature, including up to 1,000 Tracked Items, 10 Spaces, and 10 Watchlist Pairs. The Free Plan should accommodate the majority of users. For those who need expanded limits and premium support, the Pro Plan (\$39/year, payable in crypto) increases all feature limits by 20x (e.g., 20,000 Tracked Items, 200 Spaces, etc.) and grants access to a private Discord server for a more white-glove experience. The Account Settings panel allows users to manage their subscriptions, connected services, and personal tags, with the option to permanently delete their account(s). Whether using the Free or Pro Plan, iYield provides every user with a streamlined and customisable experience.

| Plan       | Price      | Features Include   |
|------------|------------|--|
| BASIC PLAN | \$0 USD/y  | <ul style="list-style-type: none"><li>✓ 1,000 items</li><li>✓ 10 tags</li><li>✓ 20 watchlist pairs</li><li>✓ 10 spaces</li><li>✓ Access to our Public Discord</li></ul>      |
| PRO PLAN   | \$39 USD/y | <ul style="list-style-type: none"><li>✓ 20,000 items</li><li>✓ 200 tags</li><li>✓ 200 watchlist pairs</li><li>✓ 200 spaces</li><li>✓ Access to our Private Discord</li></ul> |

Setting up an iYield account is easy, with multiple login options to suit user preferences. An account can be set up using email and password, Discord, or a web3 wallet like MetaMask, enabling seamless **read-only access** to their wallet data. Once logged in, users can connect exchange accounts (e.g., Binance), manage account preferences, and select their desired local currency and time frame for charts.



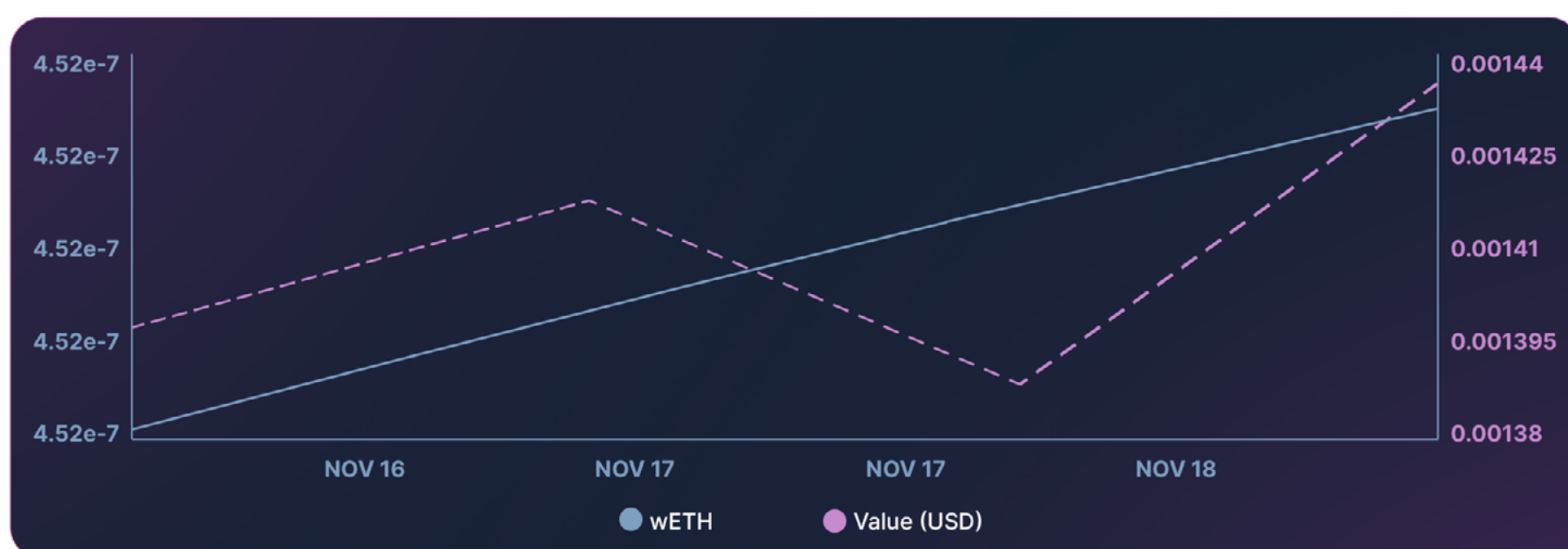
# Competitive Advantage

Unlike competitors such as DeBank, which focuses solely on asset tracking, iYield offers a comprehensive solution to cover all four financial pillars: Assets, Debts, Incomes, and Expenses. iYield also ensures standardised reporting for precise yield calculations across various time frames. It also upholds unrivalled privacy, giving users complete control over their data without requiring personal information or smart contract interactions.

## Standardised Reporting

iYield solves the inconsistencies in DeFi yield tracking with standardised reporting methodologies across all protocols – promoting accurate and comparable yield data. Unlike existing platforms that rely on varying calculation methods, inconsistent timeframes (7-day, 30-day, estimated APY), and speculative projections, iYield calculates earnings based on actual returns rather than estimates.

GRAPH 9 REAL YIELD ETH



In iYield, yield-bearing DeFi positions are linked to income items that track rewards over time. Earnings from the past 30 days are analysed and adjusted to the user's designated time frame. iYield then calculates APY using onchain data from smart contracts and any manually linked income sources. This ensures an accurate view of net returns by factoring in income, expenses, and total asset value.

$$\text{APY} = (\text{total AnnualisedIncome} - \text{total AnnualisedExpenses}) / \text{totalAssetValue}$$

iYield uses this consistent methodology across all integrated protocols. This allows users to precisely track DeFi yields, choose custom timeframes, and gain a comprehensive view of their investment performance. This approach eliminates discrepancies and provides reliable, actionable insights. Ultimately, iYield empowers users to make informed decisions.

## Privacy

The team prioritises privacy, security, and user anonymity. In line with crypto's core values, iYield never requires personal information such as names, IDs, or identity verification. The platform neither interacts with smart contracts nor requires users to sign transactions – ensuring a non-custodial experience. All displayed data is publicly available onchain, and users have the option to link an email address. Importantly, when linking a wallet, iYield has read-only rights and will never request to sign a transaction. It also doesn't engage in any data mining of user data or share wallet addresses with third parties, reinforcing its commitment to secure and private portfolio tracking. Additionally, if users prefer not to log in with an email, wallet, or Discord, they can log in with a Guest account.





# Roadmap

Yield's roadmap outlines expanded integrations and enhanced tracking capabilities to provide a user experience that actively tracks all ecosystem developments. Upcoming implementations include: broader support across Tier 1 and Tier 2 centralised exchanges (CEXs), decentralised exchange (DEX) integrations (i.e., Hyperliquid), and continuing to add income tracking for more DeFi protocols like Ether.fi, PancakeSwap (BSC), Camelot XToken (Arbitrum), Compound Lending2 (Base) and others.

Beyond integrations, iYield is also developing a FIRE (Financial Independence, Retire Early) calculator. This will provide an opportunity for users to model and track their progress toward long-term financial independence. The FIRE calculator will help users set achievable financial goals, forecast future savings, and optimise their investment strategies.

These future integrations will bolster protocol compatibility across the growing crypto ecosystem and reinforce iYield's commitment to delivering a powerful, all-in-one financial planning solution for crypto-native users.



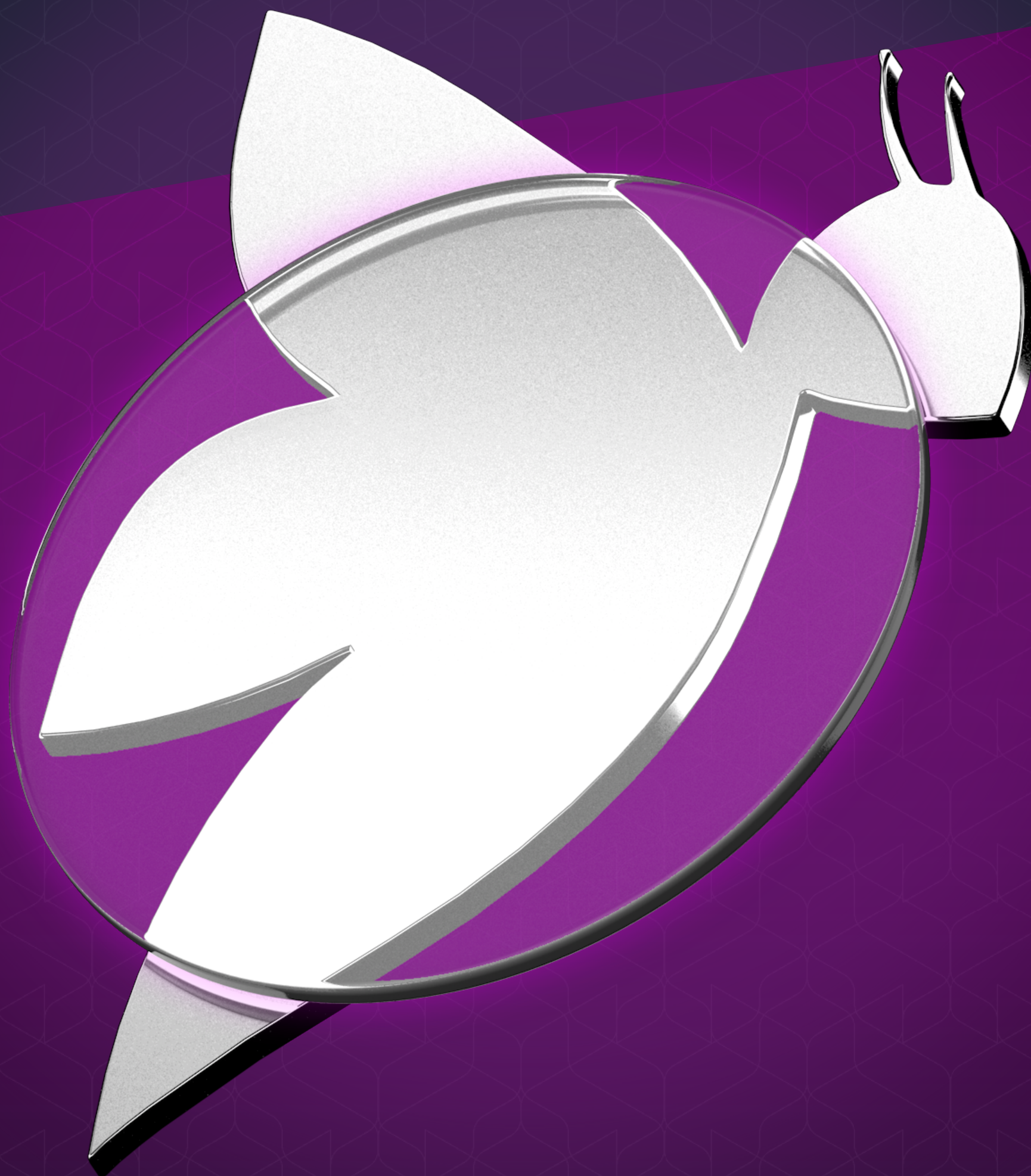
# Final Thoughts

iYield was built by crypto natives for crypto natives. It solves the everyday challenges of managing crypto assets in a constantly evolving space. Instead of struggling with spreadsheets and scattered dashboards, a fully integrated portfolio-tracking solution supports 17+ blockchains, 40+ DeFi protocols, and 16,000+ tokens. iYield combines assets, budgets, and yield reporting all in one convenient place.

iYield prioritises the crypto principles of privacy, security, and transparency. As a free tool designed to meet the needs of most users, it does not divulge personal information. iYield offers a seamless way to stay in control of your financial future. With upcoming features like expanded CEX/DEX integrations, reward adapters, and a FIRE calculator, iYield is on track to become the ultimate financial planning tool for the crypto community.







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# **iYield** The Ultimate Financial Planning Tool for Crypto Natives

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