VALID FROM 03.10.2023

RG1 - Redgate Wealth Moderate strategy

Investment strategy

The portfolio invests in bonds, stocks, and in financial instruments with similar risk-level. The long-term allocation between equity and bond-risk financial instruments is 30% and 70%, respectively. In the short term, the portfolio may deviate significantly from this asset allocation, but the share of equities and similar risk instruments never exceeds 45%. The recommended minimum investment horizon for the portfolio is at least three years. Portfolio investments may be made globally, and in any sector and region that is not internationally sanctioned. Historically, the nominal average return (10 years) of a passive portfolio with comparable asset allocation has been approximately 4% per year. The portfolio is actively managed, takes only long positions, and does not use financial leverage. The base currency of the portfolio is the euro (EUR), and currency risk is actively managed within the portfolio.

Risk level

Lower risk ⟷ Higher risk

Lower expected return — Higher expected return

1	2	3	④	5	6	7
			▲			

ADVISORY FEE 0,80% p.a. (min 120 €/mo.)

Portfolio manager

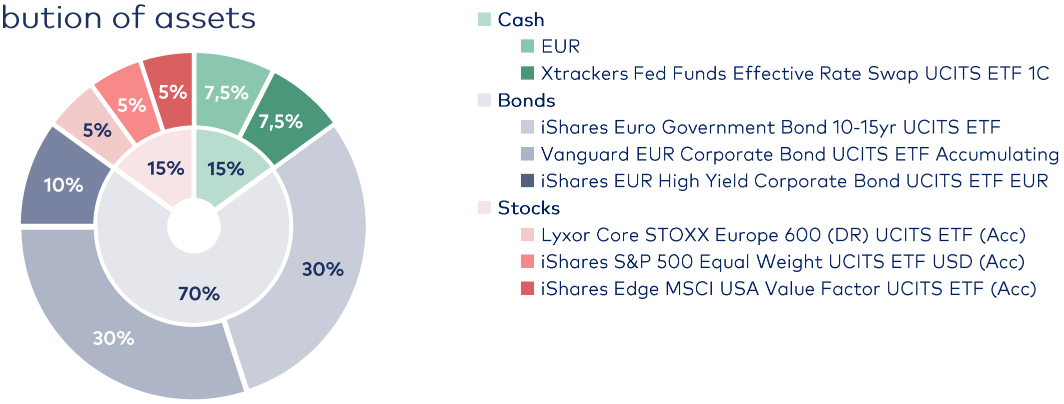
The portfolio has been compiled by **Peeter Koppel**, the Chief Investment Officer at Redgate Wealth.

Peeter possesses over 20 years of experience in investment management, serving as a broker, investment manager, and private banking strategist.

Portfolio

Cash		ISIN	Symbol	Asset class	15%
Euro			EUR	Cash	7.5%
Xtrackers Fed Funds Eff. Rate Swap UCITS ETF 1C	KID	LU0321465469	XFFE GY	Cash	7.5%
Bonds		ISIN	Symbol	Asset class	70%
iShares Euro Government Bond 10-15yr UCITS ETF	KID	IE00B4WXJH41	EUN8 GY	Government bonds	30%
Vanguard EUR Corporate Bond UCITS ETF Acc	KID	IE00BGYWT403	VECA GY	Investment grade bonds	30%
iShares EUR High Yield Corp. Bond UCITS ETF EUR	KID	IE00BF3N7094	HIGH LN	High-yield bonds	10%
Stocks		ISIN	Symbol	Asset class	15%
Lyxor Core STOXX Europe 600 (DR) UCITS ETF Acc	KID	LU0908500753	LYP6 GY	European stocks	5%
iShares S&P 500 Equal Weight UCITS ETF USD Acc	KID	IE000MLMNYS0	EWSP NA	US stocks	5%
iShares Edge MSCI US Value Factor UCITS ETF Acc	KID	IE00BD1F4M44	QDVI GY	US stocks	5%

Distribution of assets



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Important information!

The portfolio has been compiled for contractual clients of Redgate Capital's investment advisory services, where the suitability of the strategy has been assessed beforehand for the client. The selection of investment recommendations for the portfolio is based on the principle that each individual instrument should have a sufficiently simple structure and be suitable for retail clients (i.e., individual investors). However, without a suitability assessment, the portfolio may not necessarilyalign with your investment profile.

Before making an investment decision, please carefully review the publicly available information about the instruments included in the portfolio that is described in the investment strategy (relevant information opens by clicking on the instrument's name) and, the general terms and conditions of Redgate Capital's investment services, the specific terms of dependent investment advisory services, and the regulations of AS Redgate Capital published on the Redgate Wealth website at www.redgatewealth.eu, including an overview of the risks associated with investment (https://redgatewealth.eu/en/our-services/our-internal-rules/).

The past performance of the portfolio or its historical activity does not imply a promise or indicator of the portfolio's future performance or achievement of its objectives in subsequent periods.

The risk level ranging from 1-7 serves as a guideline for the risk level of this investment strategy compared to other investment strategies. Risk level 1 indicates the lowest risk, while risk level 7 indicates the highest risk. The risk levelindicates how likely it may result in financial losses due to movements in financial markets, while using the investment strategy.