VALID FROM 05.02.2025

RG2 - Redgate Wealth Balanced 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 equally split at 50%. In the short term, the portfolio may deviate significantly from this asset allocation, but the share of equities and similar risk instruments never exceeds 65%. The recommended minimum investment horizon for the portfolio is more than 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 6% 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 0,95% p.a. (min 140 €/mo.)

Portfolio manager

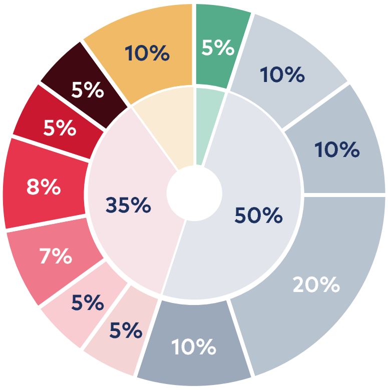
The portfolio has been compiled by Peeter Koppel, the Chief Investment Officer at Redgate Wealth.

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

Portfolio

		ISIN	Symbol	Asset class	
Cash		**ISIN**	**Symbol**	**Asset class**	**5%**
Xtrackers II USD Overnight Rate Swap UCITS ETF 1C	KID	LU0321465469	XFFE GY	Cash	5%
Bonds		**ISIN**	**Symbol**	**Asset class**	**50%**
Amundi US Treasury Bond 7-10Y UCITS ETF EUR Hedged	KID	LU1407888137	7USH GY	Government bonds	10%
Vanguard EUR Corporate Bond UCITS ETF Accumulating	KID	IE00BGYWT403	VECA GY	Investment grade bonds	20%
iShares EUR High Yield Corporate Bond UCITS ETF EUR	KID	IE00BF3N7094	HIGH LN	High-yield bonds (HY)	10%
Vanguard EUR Eurozone Government Bond UCITS ETF	KID	IE00BH04GL39	VGEA GY	Government bonds	10%
Shares		**ISIN**	**Symbol**	**Asset class**	**35%**
iShares MSCI EM ex-China UCITS ETF	KID	IE00BMG6Z448	84X0 GY	Emerging markets (ex Asia)	5%
Amundi MSCI Emerging Markets Asia UCITS ETF EUR	KID	LU1681044480	AMEA GY	Emerging markets Asia	5%
iShares S&P 500 Equal Weight UCITS ETF USD (Acc)	KID	IE000MLMNYS0	EWSP NA	USA	7%
iShares Edge MSCI USA Value Factor UCITS ETF (Acc)	KID	IE00BD1F4M44	QDVI GY	USA	8%
SPDR Russell 2000 U.S. Small Cap UCITS ETF	KID	IE00BJ38QD84	ZPRR GY	US small-cap stocks	5%
iShares S&P 500 Financials Sector UCITS ETF	KID	IE00B4JNQZ49	QDVH GY	US financial sector stocks	5%
Alternative asset classes		**ISIN**	**Symbol**	**Asset class**	**10%**
Xetra-Gold ETC	KID	DE000A0S9GB0	4GLD GY	Commodities	10%

Distribution of assets



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 necessarily align 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 level indicates how likely it may result in financial losses due to movements in financial markets, while using the investment strategy.

Redgate Wealth

AS Redgate Capital
Pärnu mnt 10, Tallinn 10148 Eesti
broker@redgategroup.eu | +372 666 8200
Registry code: 11532616 | VAT reg. No: EE101252498