

RG2 - Redgate Wealth Balanced strategy

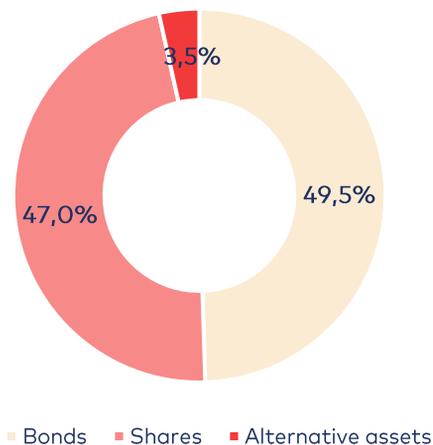
Investment strategy

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.

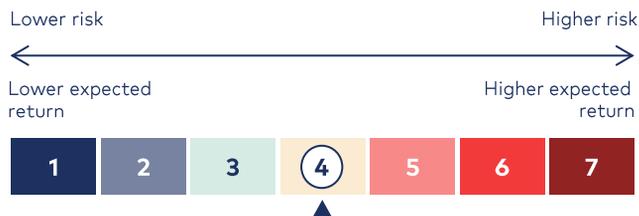
Portfolio investments may be made globally, and in any sector and region that is not internationally sanctioned. Historically, the nominal average return (10 years) of a passive portfolio with comparable asset allocation has been approximately 6% per year.

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.

Strategic allocation



Risk level



Investment 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.

Benchmark

Multi-Asset Balanced Allocation Index (TTMTINL)

The Multi-Asset Balanced Allocation Index is composed of different indices with the following weights:

- 40% Solactive Sustainable World Equity Index
- 10% GPR Global 100 Index
- 25% iBoxx SD-KPI EUR Liquid Corporates Index
- 25% Markit iBoxx EUR Liquid Sovereign Diversified 1-10 Index

Index provider: IHS Markit (S&P Dow Jones Indices)

Index type: total return

Reconstitution frequency: annually

Currency: EUR

Inception date: 14. December 2009

Important information!

Strategy has been compiled for contractual clients of Redgate Capital's discretionary portfolio management services, where the suitability of the strategy has been assessed beforehand for the client.

Before making an investment decision, please carefully review the general terms and conditions of investment services of Redgate Capital, the special terms of discretionary portfolio management, 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 and its historical activity do not constitute a promise or indicator of the portfolio's future performance or the achievement of its objectives.

The value of the portfolio's investments may increase or decrease, and investors also risk losing the invested assets. The risk level on a scale of 1 to 7 serves as a guideline for the risk level of this investment strategy compared to other Redgate Wealth investment strategies. A risk level of 1 indicates the lowest risk, while a risk level of 7 indicates the highest risk. A higher risk level for an investment strategy suggests a greater likelihood of losing money in the event of adverse financial market movements.