VALID FROM 03.10.2023

RG4 - Redgate Wealth Ambitious strategy

Investment strategy

The portfolio invests in bonds, stocks, and in financial instruments with similar risk-level. The portfolio can invest up to 100% of its assets in equity and comparable risk instruments. In the short term, the portfolio may deviate significantly from this level. The recommended minimum investment horizon for the portfolio is more than five 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 12% 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 1,30% p.a. (min 190 €/mo.)

Portfolio manager

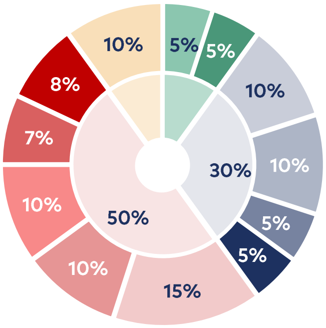
The portfolio has been compiled by **Peeter Koppel**, the Chief Investment Officer at Redgate Wealth.

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	10%
Euro		-	EUR	Cash	5%
Xtrackers Fed Funds Eff. Rate Swap UCITS ETF 1C	KID	LU0321465469	XFFE GY	Cash	5%
Bonds		**ISIN**	**Symbol**	**Asset class**	**30%**
iShares Euro Government Bond 10-15yr UCITS ETF	KID	IE00B4WXJH41	EUN8 GY	Government bonds	10%
Vanguard EUR Corporate Bond UCITS ETF Acc	KID	IE00BGYWT403	VECA GY	Investment grade bonds	10%
iShares EUR High Yield Corp. Bond UCITS ETF EUR	KID	IE00BF3N7094	HIGH LN	High-yield bonds	5%
PIMCO Emerging Markets Advantage Local Bond Index UCITS ETF Acc	KID	IE00B4P11460	EMLB	Emerging market bonds	5%
Stocks		**ISIN**	**Symbol**	**Asset class**	**50%**
Amundi MSCI Emerg. Markets Asia UCITS ETF EUR	KID	LU1681044480	AMEA GY	Emerging Asian bonds	15%
Amundi MSCI Japan UCITS ETF Acc	KID	LU1781541252	LCUJ GY	Japanese stocks	10%
Lyxor Core STOXX Europe 600 (DR) UCITS ETF Acc	KID	LU0908500753	LYP6 GY	European stocks	10%
iShares S&P 500 Equal Weight UCITS ETF USD Acc	KID	IE000MLMNYS0	EWSP NA	US stocks	7%
iShares Edge MSCI US Value Factor UCITS ETF Acc	KID	IE00BD1F4M44	QDVI GY	US stocks	8%
Alternative asset classes		**ISIN**	**Symbol**	**Asset class**	**10%**
iShares Diversified Commodity Swap UCITS ETF	KID	IE00BDFL4P12	SXRS GY	Commodities	10%

Distribution of assets



- Cash
  - EUR
  - USD
- Bonds
  - iShares Euro Government Bond 10-15yr UCITS ETF
  - Vanguard EUR Corporate Bond UCITS ETF Accumulating
  - iShares EUR High Yield Corporate Bond UCITS ETF EUR
  - PIMCO Emerging Markets Advantage Local Bond Index UCITS ETF Acc
- Stocks
  - Amundi MSCI Emerging Markets Asia UCITS ETF EUR (C)
  - Amundi MSCI Japan UCITS ETF Acc
  - Lyxor Core STOXX Europe 600 (DR) UCITS ETF Acc
  - iShares S&P 500 Equal Weight UCITS ETF USD (Acc)
  - iShares Edge MSCI USA Value Factor UCITS ETF (Acc)
- Alternative asset classes
  - iShares Diversified Commodity Swap UCITS ETF

Redgate Wealth

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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.

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