

acm))) ●

Balanced

Portfolio stability
at any economic cycle

enru

Balanced



Investments in major asset classes according to the Risk Parity¹ approach

Long-term Approach

aiming for stable results in all phases of the economic cycle

Wide Diversification

including stocks, bonds, commodities, and inflation hedge

Flexible Management

portfolio structure adjustments in response to different market conditions

¹ Risk Parity is a portfolio allocation strategy that uses risk to determine allocations across various components of an investment portfolio

Balanced



Investments in major asset classes
according to the Risk Parity¹ approach

8%⁺

net expected annual return²

2+ years

recommended period

up to **12%**

possible drawdown³

USD strategy currency

100 000 minimum amount

0.5% management fee

¹ Risk Parity is a portfolio allocation strategy that uses risk to determine allocations across various components of an investment portfolio

² Assessment is performed by the portfolio manager considering the analysis of the value growth potential and current market situation

³ Evaluation of the risk is performed by the portfolio manager based on indicators of 12-month implied volatility and historical volatility over 260 trading days according to Bloomberg data

Traditional Approach



To diversify their portfolio, investors often use the traditional approach

Each asset class has an equal weight, leading to weak risk diversification

This leads to an illusion of diversification, as 60-90% of the portfolio risk is concentrated in equity

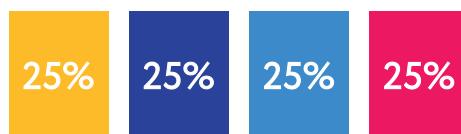
Traditional Approach



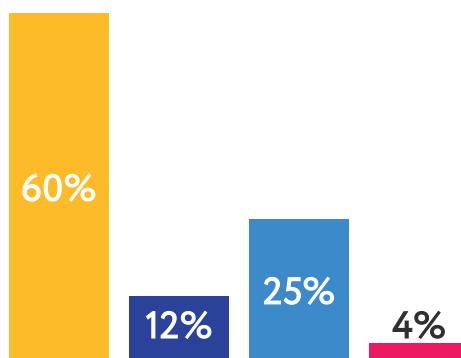
Investor's Portfolio

- Equity
- Fixed Income
- Commodities
- Inflation Hedge

Asset weight



Risk distribution



Risk Parity



Risk is evenly distributed across each asset class

Reducing the portfolio's sensitivity to market fluctuations

Achieving a more stable outcome compared to the traditional approach

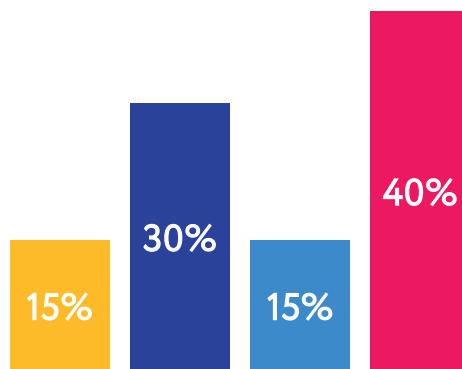
Risk Parity



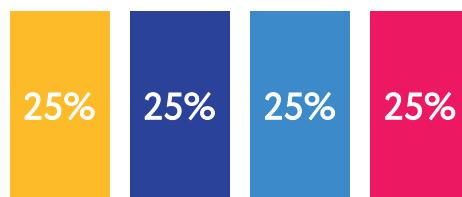
Investor's Portfolio

- Equity
- Fixed Income
- Commodities
- Inflation Hedge

Asset weight



Risk distribution



PM's Approach



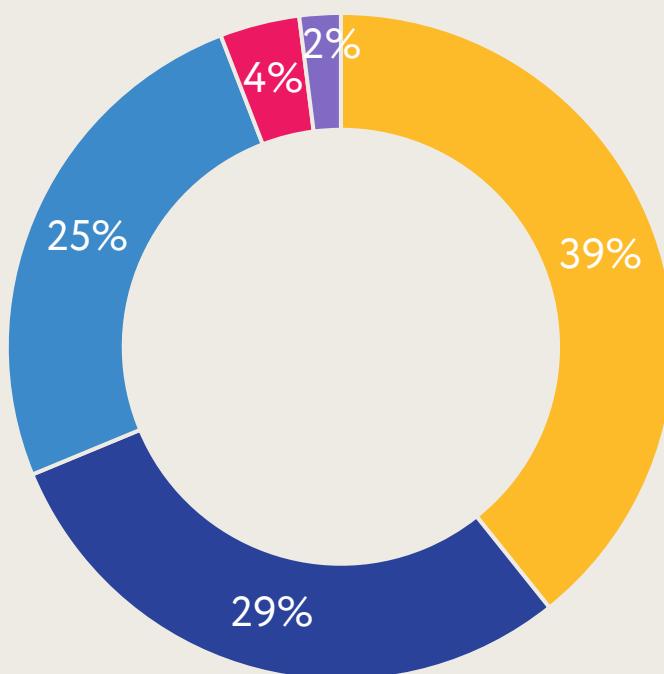
The portfolio is rebalanced quarterly by the portfolio manager in line with risk-level changes of the assets

Instruments' risk is assessed using an automated algorithm

PM's Approach



- Fixed Income
- Commodities and Inflation Hedge
- Equity
- Crypto
- Cash



Top 5 positions

GLD US Gold	12%
WIP US Non-US inflation-linked bonds	9%
VMBS US Mortgage-backed securities	8%
HYD US Municipal bonds	8%
VCIT US Corporate bonds	7%

The portfolio is formed taking into account the current market situation and is relevant as of 09.02.2026

The composition of the current portfolio may differ

Performance



↑ **36.7%**

return since the strategy's inception

↑ **2.3%**

since the beginning of 2026





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