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# Balanced

Portfolio stability  
at any economic cycle

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# Balanced



Investments in major asset classes according to the Risk Parity<sup>1</sup> approach

## Long-term Approach

aiming for stable results in all phases of the economic cycle

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## Wide Diversification

including stocks, bonds, commodities, and inflation hedge

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## Flexible Management

portfolio structure adjustments in response to different market conditions

<sup>1</sup> 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 Parity<sup>1</sup> approach

# 8%<sup>+</sup>

net expected annual return<sup>2</sup>

# 2<sup>+</sup> years

recommended period

up to **12%**  
possible drawdown<sup>3</sup>

USD strategy currency

100 000 minimum amount

0.5% management fee

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

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

<sup>3</sup> CVaR (a risk measure that evaluates the average loss in the worst 20% of cases) over a 1-year horizon.

# Traditional Approach



To diversify their portfolio, investors often use the traditional approach

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

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

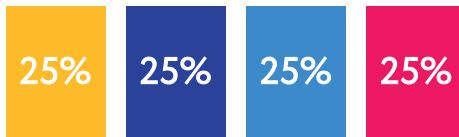
# Traditional Approach



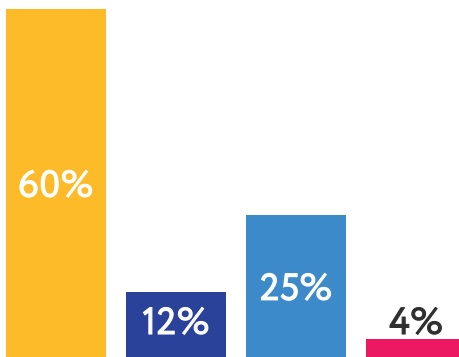
## Investor's Portfolio

- Equity
- Fixed Income
- Commodities
- Inflation Hedge

### Asset weight



### Risk distribution



# Risk Parity



Risk is evenly distributed across each asset class

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Reducing the portfolio's sensitivity to market fluctuations

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Achieving a more stable outcome compared to the traditional approach

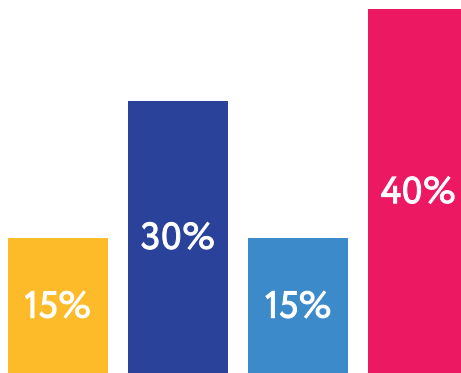
# Risk Parity



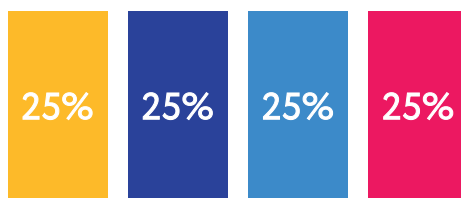
## Investor's Portfolio

- 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

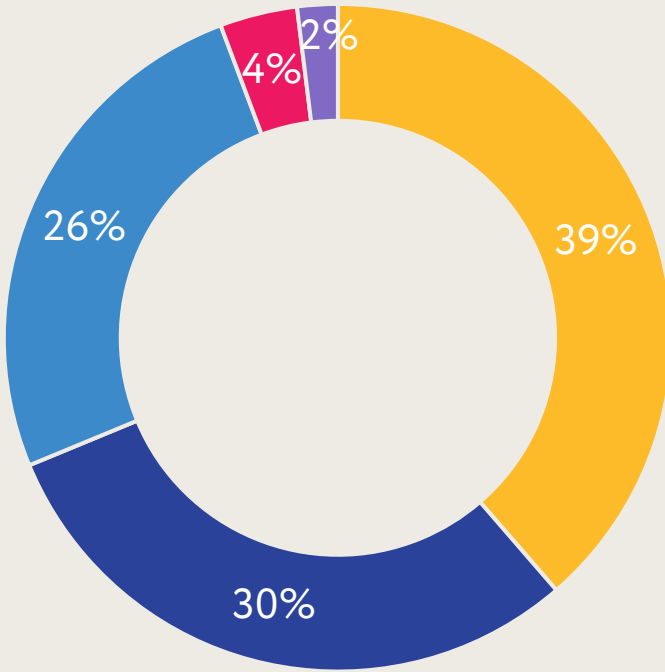
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Instruments' risk is assessed using an automated algorithm

# PM's Approach



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



## Top 5 positions

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

The portfolio is formed taking into account the current market situation and is relevant as of 12.03.2026

The composition of the current portfolio may differ

# Performance



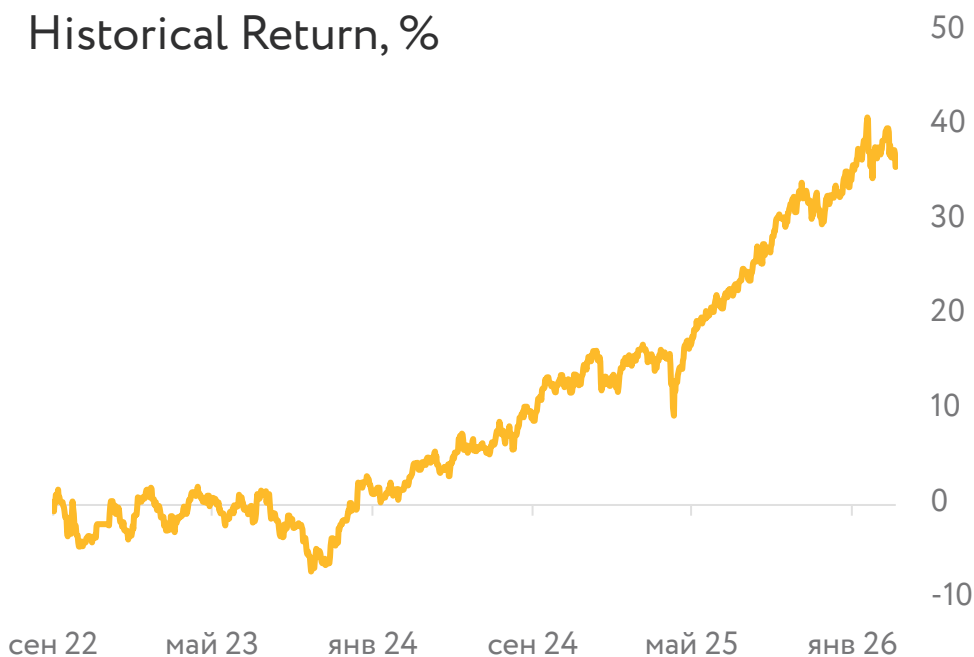
↑ **35.8%**

return since the strategy's inception

↑ **1.6%**

since the beginning of 2026

Historical Return, %





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