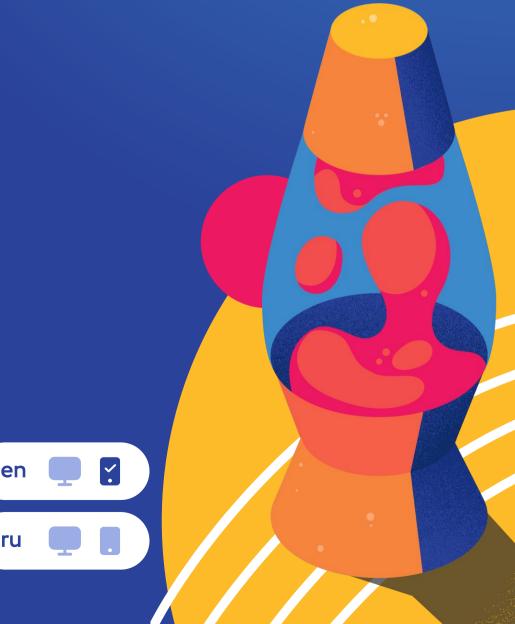


# Balanced

Portfolio stability at any economic cycle



# **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

### Wide Diversification

including stocks, bonds, commodities, and inflation hedge

# Flexible Management

portfolio structure adjustments in response to different market conditions

<sup>&</sup>lt;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%

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

2<sup>+</sup> years

recommended period

up to 12% possible drawdown³

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> 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

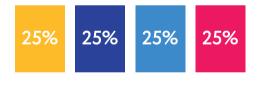
# Traditional Approach



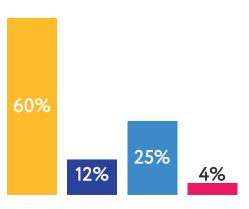
### Investor's Portfolio

- 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

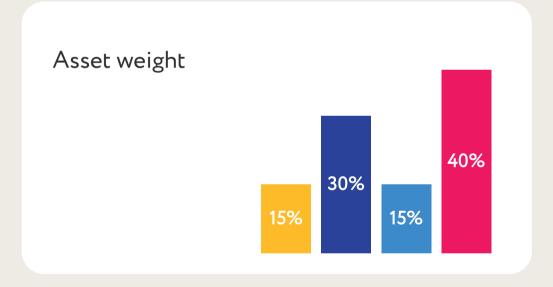
Achieving a more stable outcome compared to the traditional approach

# Risk Parity



### Investor's Portfolio

- Equity
- Fixed Income
- Commodities
- Inflation Hedge



### Risk distribution



# PM's Approach



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

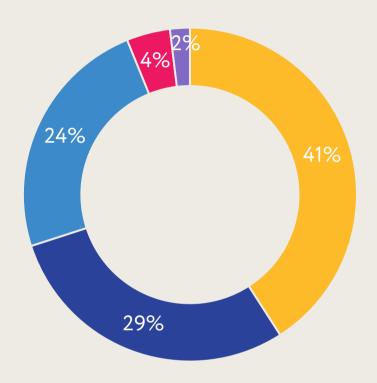
Instruments' risk is assessed using an automated algorithm

# PM's Approach



Fixed Income
 Commodities and Inflation Hedge





### 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 November 2025. The composition of the current portfolio may differ

# Performance





return since the strategy's inception



since the beginning of 2025





# Contact us

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website



ADGM Square, Al Maryah Island, Abu Dhabi, UAE

by taxi

by car

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