

acm))) ●

Balanced

Portfolio stability
at any economic cycle

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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

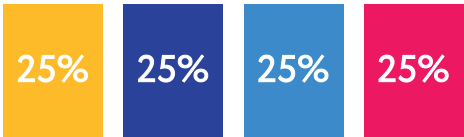
Traditional Approach



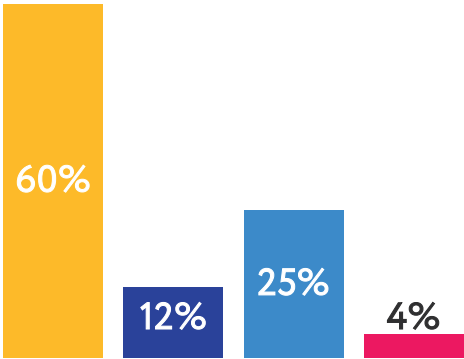
Investor's Portfolio

- 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

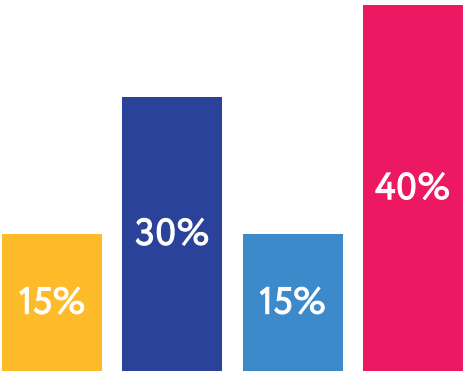
Risk Parity



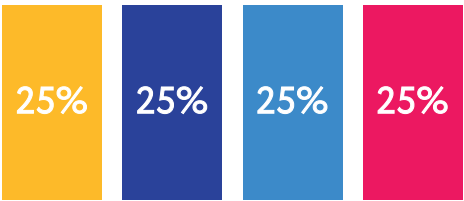
Investor's Portfolio

- Equity
- Fixed Income
- Commodities
- Inflation Hedge

Asset weight



Risk distribution



PM's Approach



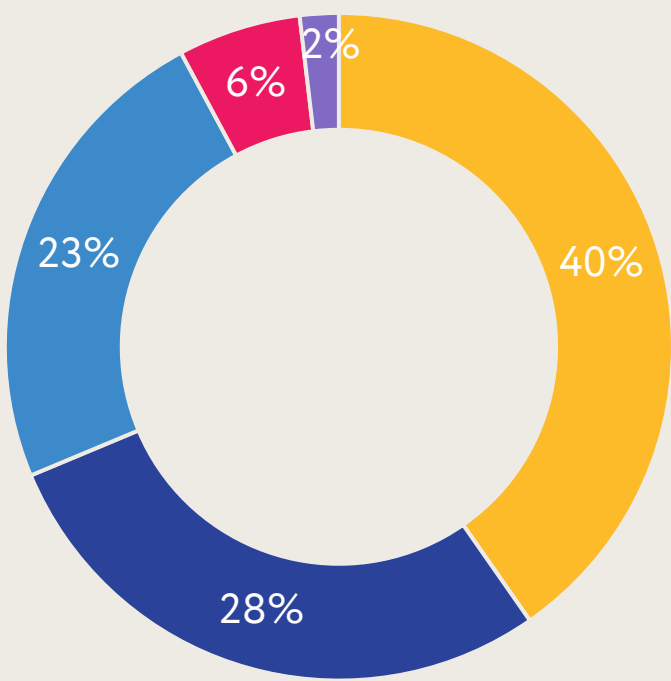
The portfolio is rebalanced quarterly by the portfolio manager in line with risk-level changes of the assets

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

The portfolio is formed taking into account the current market situation and is relevant as of July 2025. The composition of the current portfolio may differ

↑

23.4%

return since the strategy's inception

↑

9.6%

since the beginning of 2025





See you soon

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