

# BALANCED (MODERATE RISK) EUR

## MODEL PORTFOLIO



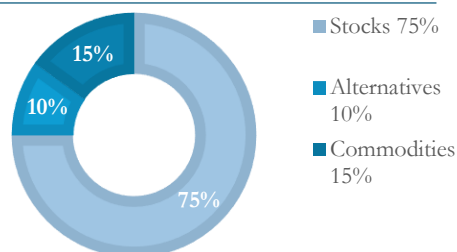
### QUARTERLY FACTSHEET

14 November 2024

### Objective and Investment Policy

The model portfolio aims to achieve long-term capital growth through diversified exposure to various asset classes and market sectors. It invests in energy ETFs for sector-specific growth, small-cap company ETFs for higher-risk, high-reward opportunities, and large-cap ETFs for stability and steady returns. Precious metals ETFs provide inflation hedging and portfolio diversification. A managed futures ETF offers exposure to alternative strategies, enhancing risk-adjusted returns. The portfolio maintains a balanced risk profile, aiming for moderate to high growth with controlled volatility.

### Target Asset Allocation

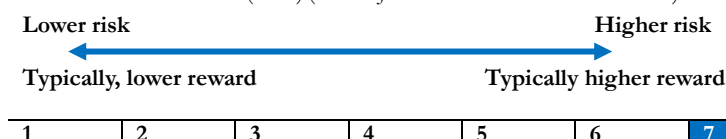


### Underlying Basket

iShares Core S&P 500 UCITS ETF (EUR)	25%
iShares STOXX Europe 600 Oil & Gas UCITS ETF (EUR)	20%
SPDR Russell 2000 U.S. Small Cap UCITS ETF (EUR)	30%
WisdomTree Managed Futures Fund (USD)	10%
Borse Commodities Xetra-Gold	15%
<b>Top 5 holdings as % of whole portfolio</b>	<b>100%</b>
<b>Number of holdings</b>	<b>5</b>

### Portfolio Information

Risk & Reward Profile (SRRRI) (source: J. Knobel Investor Services Limited)



Portfolio Benchmark	S&P Target Risk Moderate Index (EUR)
Portfolio Inception date	September 12, 2019
Minimum Investment	From €2500.00
Investment Advice Fee	0.25% annual on portfolio size
Brokerage Commissions	Up to 0.6% per transaction
Account Provider	Mega Equity Securities and Financial Services Public Limited
Portfolio Advisor	J. Knobel Investor Services Limited

The synthetic risk and reward indicator SRRRI represents the annualized volatility risk and return profile. The lowest category does not imply that there is no risk. The SRRRI is not guaranteed and may change over time.

### Performance Summary

	Cumulative returns				
	2024 YTD	1 month	3 months	1 year	5 year
Portfolio	23.85%	5.79%	13.65%	31.55%	70.82%
Benchmark	6.53%	-0.90%	1.33%	11.41%	11.64%

	Calendar Year Returns					Annualized	
	2019	2020	2021	2022	2023	Return	Volatility
Portfolio	23.50%	3.30%	24.90%	-8.80%	14.80%	8.83%	35.39%
Benchmark	12.50%	7.70%	5.30%	-16.40%	9.20%	2.45%	21.06%

Performance as of 14/11/2024 14:29 EET. Source: J. Knobel Investor Services Limited  
All performance figures are net of advisory and brokerage fees.