

WEM Balanced ETF

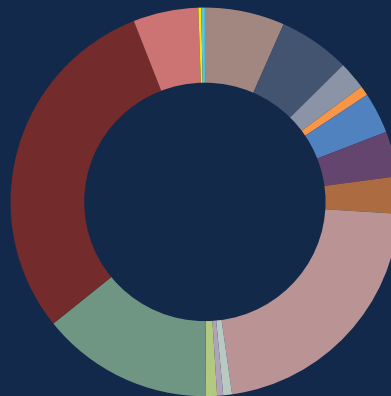
as of 31.12.2025

Asset class	Currency	Target return	Horizon
Multi-asset	EUR/USD	> 5% p.a.	5+ years

Strategy overview

The WEM Balanced ETF strategy involves investing in a mix of equity and bond ETFs to balance risk and return. The goal is to provide steady returns while minimizing risk through diversification across asset classes and sectors.

Portfolio structure



■ COMMUNICATION SERVICES 6.64%	■ HEALTH CARE 3.75%	■ CORPORATE DEBT 14.32%
■ CONSUMER DISCRETIONARY 5.94%	■ INDUSTRIALS 3.09%	■ GOVERNMENT DEBT 29.81%
■ CONSUMER STAPLES 2.32%	■ INFORMATION TECHNOLOGY 21.79%	■ SECURITIZED DEBT 5.42%
■ ENERGY 0.82%	■ MATERIALS 0.73%	■ US MUNICIPAL DEBT 0.24%
■ FINANCIALS 3.42%	■ REAL ESTATE 0.50%	■ CASH 0.30%
	■ UTILITIES 0.92%	

Historical performance (in EUR)

	1 YEAR	3 YEARS	5 YEARS
WEM Balanced ETF	6.50%	13.67%	8.99%

Strategy details

Optimal investment

EUR 10,000

Risk level

5

Inception

01.06.2020

Sharpe ratio

0.69

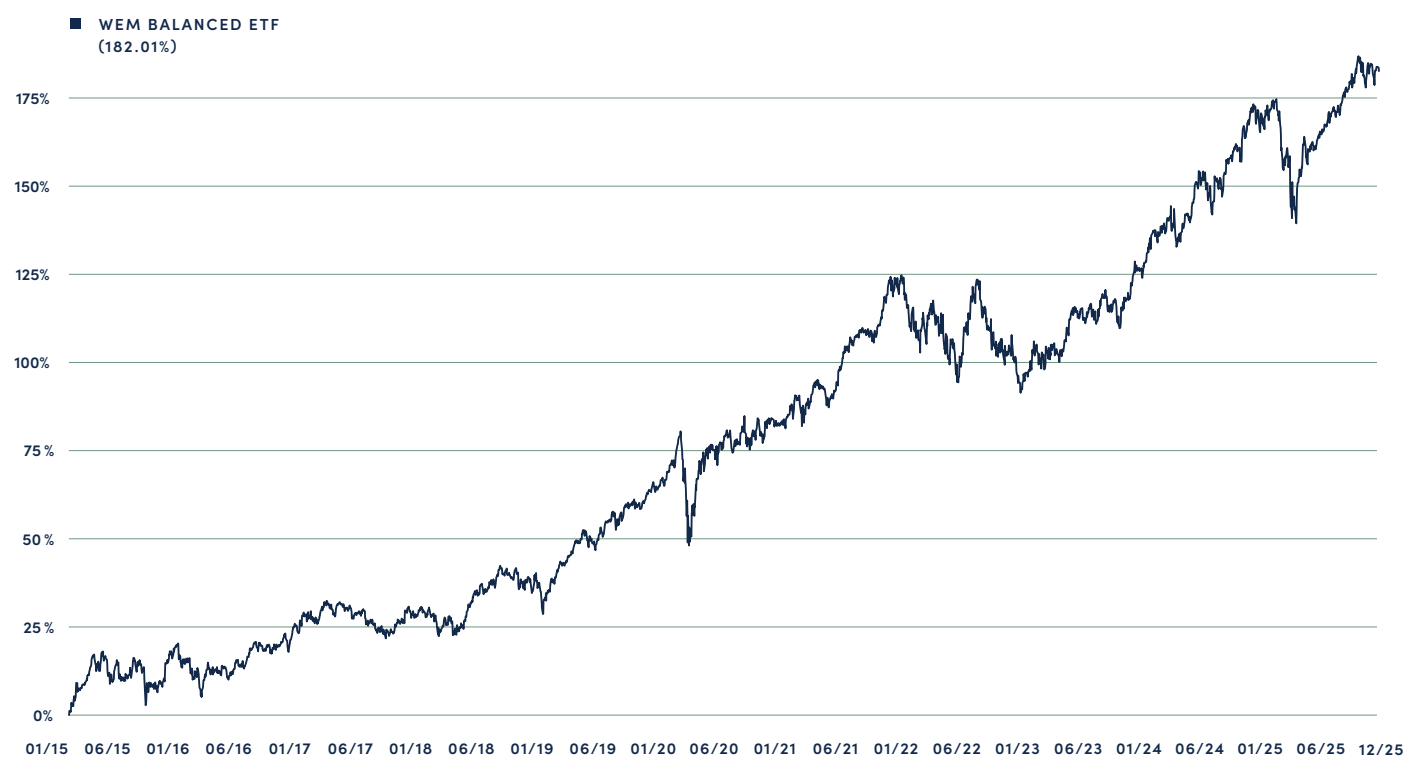
Standard deviation

10.23%

VaR 95% (1d)

1.04%

Portfolio performance



Key benefits

- Investments in large-cap US equities and investment grade bonds
- Multi-asset class exposure
- Balanced long-term growth potential

Key risks

- Market fluctuation risks
- Company specific risks
- Currency risks
- Interest rate risk

Source: Bloomberg Professional Terminal, the presented data refer to the past. Past return is not a reliable indicator of future results.

Comparison of the simulated and historical cumulative percentage performance of the portfolio over the stated period. The results are expressed in EUR and are shown before deduction of fees and commissions, and before tax (gross). The statistical details of the strategy are presented for the last 12 months.