

# WEM Bond Ladder

as of 31.12.2024

Asset class	Currency	Horizon
Bonds	EUR/USD	1+ years

## Strategy overview

The WEM Bond Ladder Strategy invests across treasuries, investment-grade, and high-yield bonds with staggered maturities. This highly customizable approach provides investors with predictable income, flexibility, and effective risk management. By diversifying across bonds with different maturity dates, the strategy reduces interest rate risk while maintaining liquidity through periodic bond maturities. As bonds mature, proceeds can be reinvested into higher-yielding securities in rising rate

environments, while longer-term bonds in the ladder secure higher yields when rates fall. This steady, disciplined process ensures regular income through interest payments, mitigates reinvestment risk, and adapts to changing market conditions over time. Ideal for conservative or risk-averse investors, the WEM Bond Ladder Strategy offers a tailored solution for achieving goals such as retirement income, capital preservation, or funding future expenses, while balancing stability and growth potential.

## Dollar-denominated:

	TREASURIES	TIPS	IG	HY
Years available	2025 – 2054	2025 – 2034	2025 – 2034	2025 – 2031

## Euro-denominated:

	IG
Years available	2026 – 2029

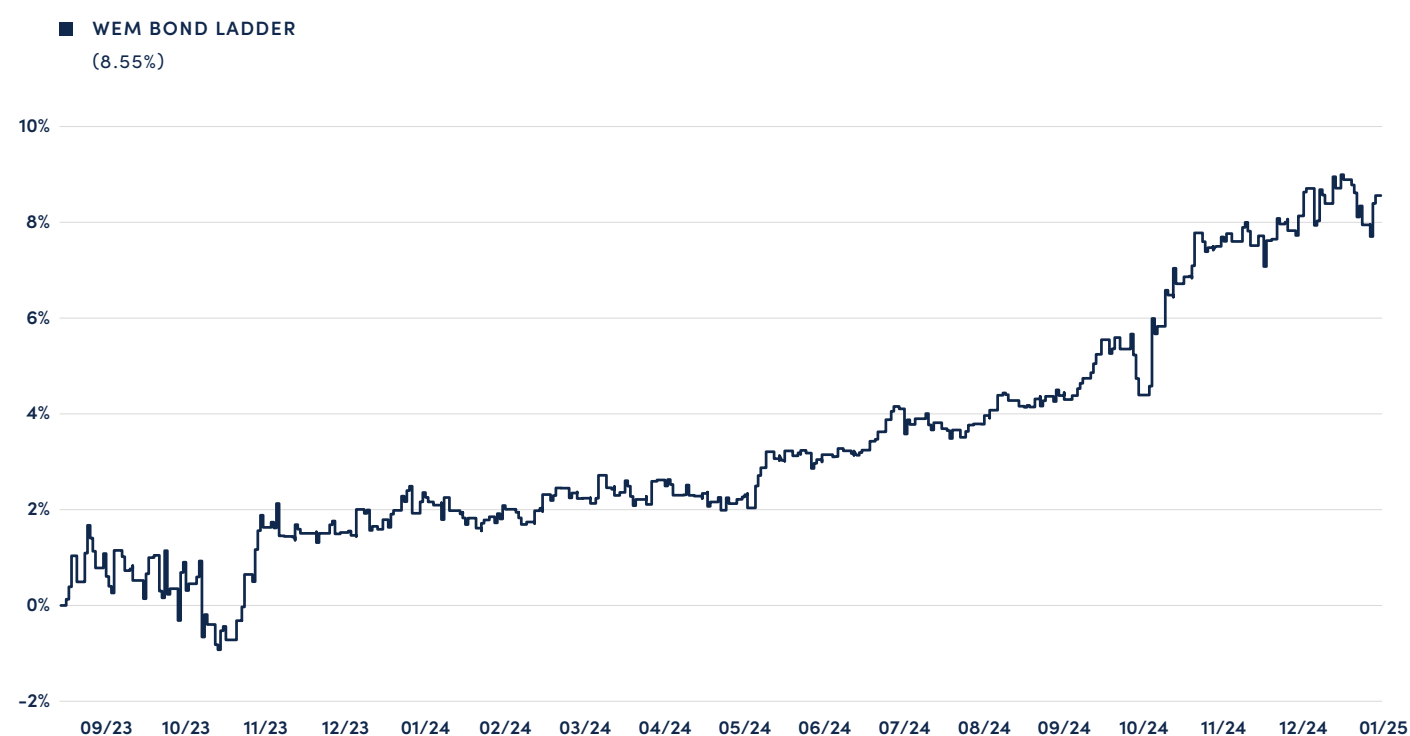
## Aggregated performance (EUR)

	2024	SINCE INCEPTION
WEM Bond Ladder	6.50%	8.96%

## Strategy details

Liquidity	Optimal investment	Risk level	Inception
100%	EUR 10,000	2 – 4	01.01.2022

## Portfolio performance



## Key benefits

- Diversification of risk
- Combining the benefits of bonds with the benefits of ETFs
- Low minimum investment compared to direct investment in bonds
- Cashflow — regular coupon
- Pre-defined yield for holding the bond until maturity

## Key risks

- Issuer risk
- Capital loss risk
- Interest rate risk
- Liquidity risk
- Currency risk

\* The final investment strategy entails a customized bond portfolio that incorporates key investment parameters relating to the client's financial situation.

Past return is not a reliable indicator of future results. Results are based on simulated total return performance over the stated period.