WEALTH EFFECT MANAGEMENT o.c.p.

Factsheet

Save For *Tomorrow*

as of June 30, 2026

Asset class	Currency	Target return	Horizon
ETFs	EUR	1 – 10% p.a.	5+ years

Context

Long-term saving is affected as much by its terms as by its returns: entry charges, minimum commitments and restrictions on access bear on what a saver is left with.

Furthermore, the decision to start investing in the first place is often hampered by products that are either too complicated or too expensive and not really profitable for.

Opportunity

Investment savings with institutional terms, applied to accessible amounts, leave more of each contribution invested:
no entry charge, no commitment period, and a single management fee.

Strategy

Investment savings product Save For Tomorrow invests through exchange-traded funds across four strategies — Dynamic Plus, Dynamic, Balanced and Conservative — which differ in the proportion of the portfolio held in equities. The client selects the one that corresponds to their time horizon and tolerance for volatility.

Contributions may be paused, increased or omitted without penalty, and funds withdrawn without notice or stated reason. The account is opened online, opening usually takes under 10 minutes.

Value is driven by capital appreciation and by the income generated within the underlying funds.

Historical performance (in EUR)

	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Dynamic Plus	23.85%	76.57%	76.82%	283.83%
Dynamic	19.18%	63.12%	64.33%	223.51%
Balanced	19.11%	39.62%	32.27%	95.73%
Conservative	1.68%	9.70%	–7.75%	–1.98%

Strategy	Horizon	Typically used for
Dynamic Plus	Long horizon, full market cycles	Retirement; a base for children as they reach adulthood
Dynamic	Long term	Accumulation beyond what cash savings provide
Balanced	Medium term	A home purchase, education a planned commitment in the future
Conservative	Shorter term	A reserve that must stay intact

Strategy *details*

Liquidity	Minimal investment	Risk level	Inception
100%	€50	2 – 7	17.11.2018

Sharpe ratio	Standard deviation	VaR 95% (1d)
–0.60 – 0.77	4.46 – 17.99%	0.48 – 1.95%

Portfolio *performance*

- SAVE FOR TOMORROW: DYNAMIC PLUS: **293.62%**
- SAVE FOR TOMORROW: DYNAMIC: **226.87%**
- SAVE FOR TOMORROW: BALANCED: **95.99%**
- SAVE FOR TOMORROW: CONSERVATIVE: **3.52%**

+ Key benefits

- No commitment period
- Variable deposits option
- Balanced long-term growth potential

– Key risks

- Market fluctuation risks
- Company specific risks
- Currency risks

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

Historical performance has been presented for the last 10 years. 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 have been presented since 02.01.2015. For VaR values, a 95% Monte Carlo simulation is used.