WEALTH EFFECT MANAGEMENT o.c.p.

Factsheet

WEM *Equity US*

as of June 30, 2026

Asset class	Currency	Risk level	Horizon
Equity	USD	6	5+ years

US large-cap companies.
Long-term capital growth.

Wealth Effect Management o.c.p., a.s.

We provide discreet, long-term guidance for HNWI individuals and families — helping them grow capital, preserve assets, manage their wealth seamlessly, and shape enduring legacies.

Management company

Wealth Effect Management o.c.p., a.s.,
Sky Park Offices, Bottova 2A,
811 09 Bratislava, Slovak Republic.

Company ID: 51 127 113
Registered with the Commercial Register of the Municipal Court Bratislava III, Section Sa, Insert No. 6652/B.

LEI: 097900BHLC0000087788.

Status and supervisory authority

Investment firm authorised & supervised by National Bank of Slovakia — licence No. 100-000-051-478, file No. NBS1-000-007-562, effective August 17, 2017.

Marketing communication

Strategy *overview*

The strategy seeks to achieve long-term capital growth by investing primarily in shares of US large-cap companies selected on the basis of their financial characteristics, competitive positioning and long-term business prospects.

The portfolio is actively managed and may differ materially from its benchmark. The strategy aims to outperform the benchmark over the recommended investment horizon; however, this objective is not guaranteed, and the portfolio may underperform the benchmark or incur losses.

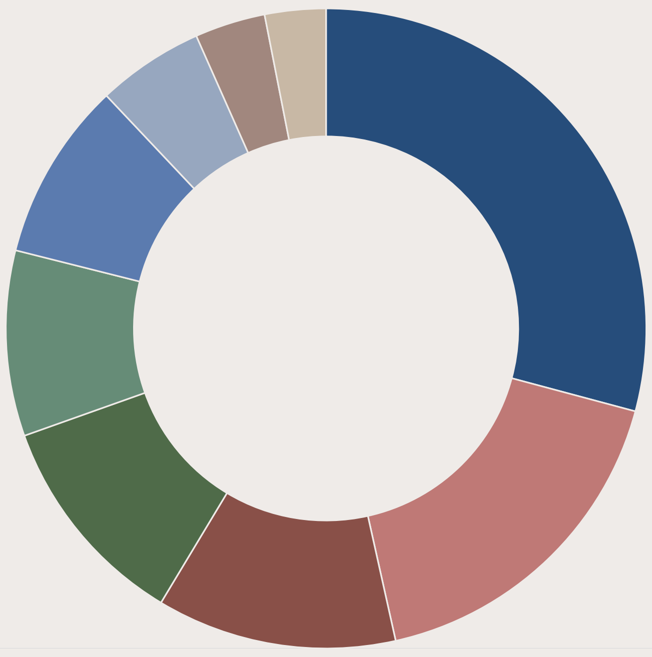
Portfolio *construction*

Investment decisions are primarily based on fundamental analysis, supplemented by quantitative and market-based indicators. Portfolio construction also considers diversification, valuation levels, prevailing market conditions and the investment manager's assessment of potential risks and opportunities. Portfolio returns may be influenced by changes in the market value of the underlying investments, dividend payments and movements in foreign exchange rates. Dividend payments are not guaranteed and may be reduced or suspended. Currency movements may have either a positive or negative impact on portfolio performance.

The value of the portfolio may fluctuate, and investors may not recover the full amount invested.

Portfolio *structure*

GICS Sectors



Information technology	**29.17%**
Communication services	**17.34%**
Financials	**12.11%**
Industrials	**10.94%**
Consumer discretionary	**9.37%**
Health care	**9.04%**
Consumer staples	**5.39%**
Energy	**3.56%**
Utilities	**3.08%**

Disclaimer:

Sector classification follows the Global Industry Classification Standard (GICS), at sector level. Weightings are expressed as a percentage of the portfolio's market value as at the reference date and may not sum to 100% due to rounding and to cash or cash equivalents held.

Strategy *details**

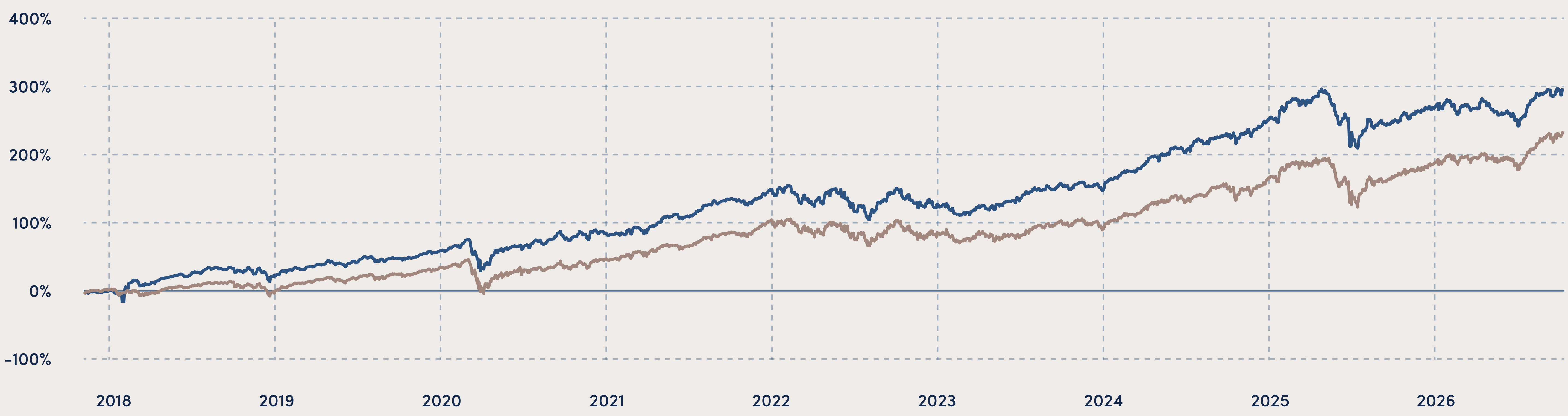
Sharpe ratio	Standard deviation	Beta
0.97	15.46%	0.90

VaR 95%	Benchmark	Risk level
2.08%	Bloomberg 500 Net Return Index EUR	6

* Figures calculated over a three-year rolling period. For VaR values, a 95% Monte Carlo simulation is used.

Portfolio *performance*

WEM EQUITY US: **299.58%** BBG 500 NR Index EUR: 234.80%



Portfolio performance source: Bloomberg Professional Terminal, the presented data refer to the past. Past return is not a reliable indicator of future results. Comparison of the historical performance of the portfolio and its benchmark since the start date of November 27, 2017. The results are expressed in EUR and are shown before deduction of fees and commissions, and before tax (gross). The historical performance of the strategy have been presented since November 27, 2017 till June 30, 2026.

Top 10 *holdings*

Index name	Weight	ISIN
Alphabet Inc. — Class A	10.56%	US02079K3059
Entegris, Inc.	7.32%	US29362U1043
Amazon.com, Inc.	6.43%	US0231351067
Microsoft Corporation	5.99%	US5949181045
Bank of America Corporation	4.91%	US0605051046
Meta Platforms, Inc. — Class A	4.67%	US30303M1027
Broadcom Inc.	4.62%	US11135F1012
Sterling Infrastructure, Inc.	4.38%	US8592411016
NVIDIA Corporation	4.32%	US67066G1040
Apple Inc.	4.24%	US0378331005

Cumulative & annualised *performance*

Index name	YTD	1 year	3 years p.a.	5 years p.a.	Since inception p.a.	Since inception cumulative
Portfolio, net of fees	▲ 6.24%	▲ 10.77%	▲ 11.29%	▲ 7.79%	▲ 12.60%	▲ 177.13%
Portfolio, gross of fees	▲ 8.12%	▲ 14.55%	▲ 15.87%	▲ 12.34%	▲ 17.50%	▲ 299.58%
BBG 500 NR Index EUR	▲ 13.02%	▲ 24.90%	▲ 18.60%	▲ 13.40%	▲ 15.10%	▲ 234.80%
Difference (net vs index)	▼ 6.77%	▼ 14.13%	▼ 7.31%	▼ 5.61%	▼ 2.50%	▼ 57.67%

YTD (year to date) = the period from the beginning of the current calendar year up to today's date.

Notes to the performance tables:

Past performance is not a reliable indicator of future results. Performance figures relate to the WEM Equity US composite, expressed in EUR, and are based on complete 12-month periods. The composite comprises all discretionary portfolios managed to the strategy, and includes portfolios no longer under management for the periods during which they were managed.

Net performance is stated after deduction of management fees, performance fees and transaction costs. Gross performance is stated before management fees and performance fees, but after transaction costs. Fees reduce returns: over the five years to June 30, 2026, a gross return of 78.92% would have corresponded to a net return of 45.49% on the applicable fee schedule.

The benchmark is the Bloomberg 500 Net Return Index EUR, unhedged, shown for comparison purposes only. The portfolio is actively managed and its composition may differ substantially from that of the index. The difference line is calculated on net performance.

Starting date of the composite: November 27, 2017. Figures as at June 30, 2026. Source: Company records; index data from the index provider. Bloomberg Professional Terminal, the presented data refer to the past. Past return is not a reliable indicator of future results.

Where the portfolio holds instruments denominated in currencies other than EUR, changes in exchange rates may cause the value of the portfolio to rise or fall independently of the performance of the underlying investments.

Calendar year *performance*

Index name	2021	2022	2023	2024	2025
Portfolio, net of fees	▲ 27.16%	▼ 18.99%	▲ 24.63%	▲ 27.72%	▼ 4.43%
Portfolio, gross of fees	▲ 36.82%	▼ 16.59%	▲ 29.86%	▲ 34.76%	▼ 1.33%
BBG 500 NR Index EUR	▲ 36.42%	▼ 14.87%	▲ 22.55%	▲ 33.06%	▲ 3.69%
Difference (net vs index)	▼ 9.26%	▼ 4.11%	▲ 2.08%	▼ 5.34%	▼ 8.12%

Source: Bloomberg Professional Terminal company records, 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. Gross performance is shown before the deduction of fees and commissions, while net performance is shown after the deduction of applicable fees and commissions. The historical performance of the strategy have been presented since November 27, 2017 till June 30, 2026.

Key *characteristics*

US large-cap equity exposure

Access to listed large-capitalisation companies, predominantly North American.
Higher long-term return potential than cash or bonds, with materially higher volatility.

Active selection

Holdings chosen through fundamental analysis and quantitative screening.
Returns may be above or below the index; the strategy does not track it.

Discretionary management

The manager invests on the client's behalf within the mandate.
The client does not take individual investment decisions.

Sector diversification

Spread across 9 sectors. Reduces issuer-specific risk;
does not protect against a general market decline.

Monthly reporting

On composition, performance and costs.

Risk indicator
6

The risk indicator assumes you keep the product for the recommended holding period of 5+ years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. We have classified this product as 6 out of 7, which is the second-highest risk class.
This rates the potential losses from future performance at a high level. Be aware of currency risk: you may receive payments in a different currency, so the final return you get depends on the exchange rate between the two currencies.

1 | 2 | 3 | 4 | 5 | 6 | 7

Risk indicator 6

Lower risk	Higher risk
Typically lower reward	Typically higher reward

Key *risks*

Capital loss

Capital is not guaranteed. The client may recover less than the amount invested, and may lose a substantial part of it. Past performance is not a reliable indicator of future results.

Equity market risk

Full exposure to equity markets. Prices may fall sharply and for extended periods, affecting the portfolio as a whole.

Specific and concentration risk

24 holdings, top ten representing 57.43% of assets. An adverse event affecting one issuer may materially affect portfolio value. Top three sectors represent 58.62%.

Currency risk

100% of exposure in currencies other than EUR, mainly USD, unhedged, against a EUR reference currency. A fall in the dollar reduces portfolio value in EUR even if share prices are unchanged.

Liquidity risk

Instruments are ordinarily liquid, but in stressed conditions spreads may widen and positions may not be sellable at the last valuation price or within the intended timeframe. This may delayor reduce proceeds on withdrawal.

Sustainability risk

An ESG event affecting an investee company may materially reduce the value of the investment. The manager does not consider principal adverse impacts and lacks full third-party data to measure them. The exclusions are binding but do not protect against this risk.

Discretionary management risk

Returns depend on the manager's decisions. The strategy may underperform its comparison index over any period, including long ones.

SFDR *disclosures*

Item	Content
Classification	Strategy falling under Article 6 of Regulation (EU) 2019/2088. The product does not promote environmental or social characteristics and does not have sustainable investment as its objective.
Integration of sustainability risks	The manager does not apply a sustainable investment strategy. Sustainability risks are nonetheless considered as part of the general risk analysis process, to the extent they may affect the valuation of portfolio issuers (regulatory, physical, transition and reputational risks). They do not constitute a selection or exclusion criterion and do not override financial criteria. The manager assesses the likely impact of sustainability risks on the portfolio's return as not material on a standalone basis, such risks being captured within the overall market risk of the US large-capitalisation equity universe.
Characteristics promoted (if Art. 8)	Not applicable
Sustainable objective (if Art. 9)	Not applicable
Minimum proportion of sustainable investments	0%
Principal adverse impacts	No. This financial product does not consider the adverse impacts of investment decisions on sustainability factors, within the meaning of Article 7(2) of Regulation (EU) 2019/2088. The reason is that the Company does not have full access to the information from third parties required to take into account and correctly measure principal adverse impacts on ESG factors.
Taxonomy alignment	0%. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities (Article 7 of Regulation (EU) 2020/852).
Cross-reference	Pre-contractual information and further sustainability-related disclosures are available at wem.sk, "Legal publications" section, document "Information on the SFDR regulation".

Taxation disclosures

The tax treatment of this investment depends on the individual circumstances of each client and may change over time. Wealth Effect Management o.c.p., a.s. does not provide tax advice and does not act as a tax agent for its clients. Clients remain responsible for the declaration and payment of any tax due on income and gains arising from the portfolio. Clients who are not Slovak tax residents, or who have tax obligations in more than one jurisdiction, may be subject to a different treatment. Clients should consult their own tax adviser before investing.

Important information

This document is a marketing communication issued by Wealth Effect Management o.c.p., a.s., with registered office at Sky Park Offices, Bottova 2A, 811 09 Bratislava, Slovak Republic, ID No. 51 127 113, registered in the Commercial Register of the Municipal Court Bratislava III, Section Sa, Insert No. 6652/B ("the Company"). The Company is an investment firm authorised and supervised by National Bank of Slovakia, licence No. 100-000-051-478, file No. NBS1-000-007-562, effective August 17, 2017.

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The service described is a discretionary portfolio management service. Its suitability for any individual client is assessed on the basis of that client's knowledge and experience, financial situation, ability to bear losses and investment objectives, including any sustainability preferences, as established through the Company's suitability assessment. This document does not take account of the circumstances of any particular recipient.

The value of investments and the income from them may fall as well as rise. Capital is not guaranteed and clients may receive back less than the amount invested. Past performance is not a reliable indicator of future results. Where the portfolio holds instruments denominated in currencies other than the reference currency, changes in exchange rates may cause the value of the portfolio to rise or fall independently of the performance of the underlying investments.

Client assets are protected by the Investment Guarantee Fund within the limits and subject to the conditions laid down by Act No. 566/2001 Coll. on Securities and Investment Services, as amended. This protection covers the unavailability of client assets held by the Company and does not cover investment losses.

Portfolio data is sourced from the Company's records unless stated otherwise. Index data is sourced from the relevant index provider. Figures are as at the reference date shown and are subject to change. Where figures are unaudited, this is indicated. The General Business Conditions, fee schedule, pre-contractual information, conflicts of interest policy, order execution policy, complaints procedure and sustainability-related disclosures are available free of charge at wem.sk and at the Company's registered office. Clients may address complaints to the Company in accordance with its published complaints procedure; a client who is dissatisfied with the outcome may refer the matter to National Bank of Slovakia or to an alternative dispute resolution body.

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