WEALTH EFFECT MANAGEMENT o.c.p.

Factsheet

WEM *Balanced ETF*

as of June 30, 2026

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

Context

ETFs have made entire markets accessible through a single instrument. A balanced portfolio can now be constructed from broad exposures and make use of the fact that different asset classes generate returns through different mechanisms. This gives investors an opportunity for better risk-adjusted return.

Opportunity

A balance between equities and bonds moderates the movement of the portfolio, which makes a long-term position easier to maintain through periods when asset classes move in opposite directions.

Strategy

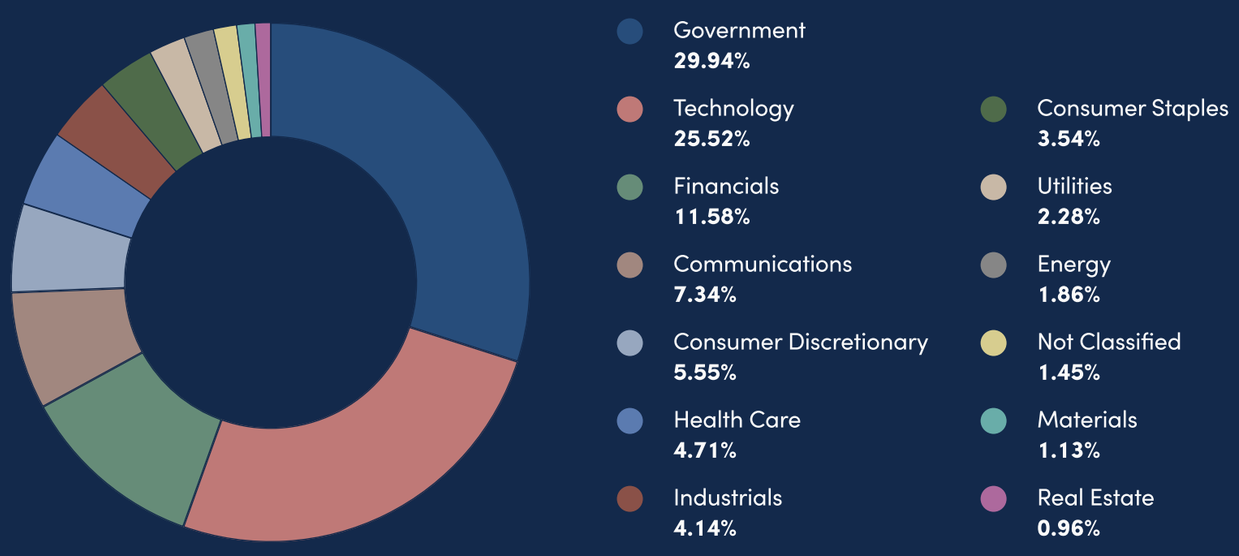
The strategy holds a combination of equity and bond ETFs. The equity funds provide broad exposure to large listed companies; the bond funds hold government, corporate and securitised debt. Holding funds rather than individual securities keeps the portfolio broad at every level.

The mix is actively managed, with the balance between equities and bonds reviewed and adjusted as market conditions and expectations change.

Value is driven by capital appreciation, dividend and coupon income, and currency movements.

Portfolio structure

Sectors



Historical performance (in EUR)

	1 YEAR	3 YEARS	5 YEARS
WEM Balanced ETF	16.30%	43.02%	52.88%

Strategy *details*

Optimal investment	Risk level	Inception
€10,000	5	01.06.2020
Sharpe ratio	Standard deviation	VaR 95% (1d)
1.88	7.83%	1.21%

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 have been presented since 02.01.2015.