Hartmann Kapital

Trading Mentor CFD Strategies
31st October 2026

Information

This document provides you investor information about the Hartmann Kapital strategy. This strategy is provided by Van Sterling Capital Limited, licensed by the Malta Financial Services Authority (the "MFSA") as an Investment Firm. The Hartmann Kapital strategy is not a "packaged retail and insurance-based investment product" or "PRIIP" as defined in terms of Packaged Retail and Insurance-based Investment Products Regulation ("PRIIPs Regulation") but merely an investment strategy according to the specifications of a trading mentor, which is implemented in your account by Van Sterling. Accordingly, this document is not a key information document and should not be regarded as such and is only a general description of the investment strategy in question, together with a summary of the main risks and other relevant information. This document does not constitute an offer, solicitation or advice to invest into this strategy and shouldn't be seen as providing a complete description of the strategy and the risks involved in investing in this strategy. In this respect, investors should refer to the information about the strategy they will get from Van Sterling Capital Limited and they should also consult their financial advisors or / and tax advisors.

General Information

Strategy Name	Hartmann Kapital
Product	Managed Account
Trading Mentor	Thomas Hartmann
Risk Management	Automated and manually
Recommended Duration	Minimum 3 years
Liquidity	Monthly
Recommended Investment	Minimum 10,000 EUR
Management Fee p.a.	2.5 % incl. 12 % VAT, monthly instalments
Performance Fee (HWM)	25 % incl. 12 % VAT, monthly instalments
Further Fees	Commissions on trading level

Risk Level	Very Aggressive (5 of 5)
Loss Tolerance	75 %
Min. Risk Appetite	Investors need to reach a certain threshold in order to demonstrate sufficient knowledge and experience to invest in this strategy. Investors should not invest more than 10 % of their capital in risk class 5 investments.
Suitable for	Investors classified as "Very Aggressive" who seek maximum returns and accept even substantial losses.
Further Information	www.smarter-investments.com
Inquiries	connect@smarter-investments.com

Objectives and Strategy

The Hartmann Kapital-strategy focuses on the short-term trading of the German bench-mark index (DAX).

The strategy is based on over two decades of experience in the field of technical analysis. The focus is to be on the basic concept of the trend. The carefully selected entries and exits in the respective positions shall only be made by applying technical analysis.

Trading shall be implemented with a well-thought-out risk and money management. Highly profitable entries against and with the trend are predominantly sought. This results in the possibility of quickly hedging the position and achieving a high risk-reward ratio.

Investors need to be willing and able to accept any as well as substantial losses.

Warning

Whilst using their best endeavours to attain these investment objectives, the Trading Mentors, directors and the investment manager cannot guarantee the extent to which these objectives will be achieved.

This strategy is maybe not suitable for investors who want to withdraw their invested capital from the strategy within a period of less than 3 years.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 85 % of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

Used Instruments

CFD on DAX

Hartmann Kapital

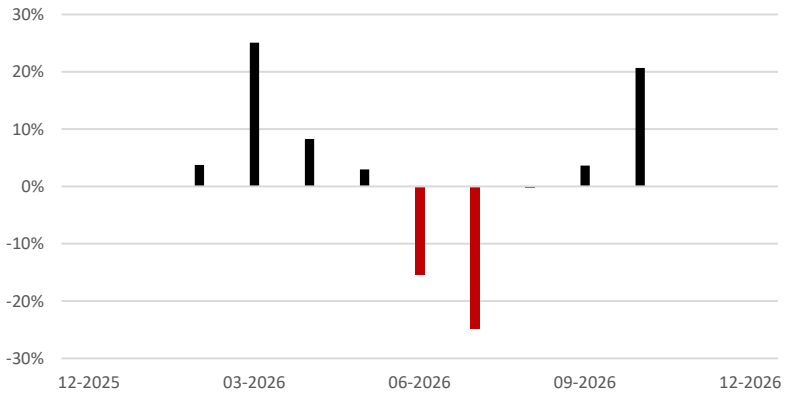
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Monthly Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026		3.73%	25.05%	8.27%	2.99%	-15.52%	-24.82%	-0.21%	3.64%	20.68%			14.66%

Past performance is not a guide to future performance. Past performance is net of fees incl. VAT.

Performance Chart



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Good to know

Despite our recommendation to stay with one strategy for at least 3 years, you can access your capital as well as initiate withdrawals whenever you want or need to.

Return Statistics

Volatility p.a.	51.12 %
Max. Return monthly	25.05 %
Min. Return monthly	-24.82 %
Max. Drawdown	-36.61 %
Return p.a.	17.84%
Return, Year to Date	14.66%
1st Year	0 %
2nd Year	%
3rd Year	%
4th Year	%
Since Inception	14.66%
Mod. Sharpe Ratio	0.30
Sortino Ratio	0.36

Past performance is not a guide to future performance. Past performance is net of fees incl. VAT. This portfolio started trading in January 2026.

Risk Management

Under favourable market conditions, multiple positions may be open simultaneously. However, the strategy is designed to limit trading activity to a maximum of ten positions per trading day. Depending on market conditions, stop-loss orders are applied where appropriate.

The planned risk exposure is limited to a maximum of 1.5% per position. Accordingly, the theoretical maximum daily loss amounts to 15%. It should be noted, however, that adverse market movements, including slippage and gap risk, may result in losses exceeding this calculated level.

As the strategy trades the German benchmark index, it operates in a highly liquid market that offers substantial liquidity and trading availability, including during overnight hours. Under certain circumstances, positions showing significant unrealised gains or positions with relatively small exposure may be held overnight. Nevertheless, the primary focus of the strategy is intraday trading, with positions generally opened and closed within the same trading day.

Risk and Return Profile

1	2	3	4	**5**

← typical lower returns and lower risks typical higher returns and higher risks →

This risk indicator is based on the strategy's instrument profile, historical volatility, and observed drawdowns. The classification may change in future. Even a strategy classified at Level 1 cannot be considered an investment without risks.

The Hartmann Kapital strategy is classified at Risk Level 5 of 5 (Very Aggressive). This strategy requires a Risk Appetite of "Very Aggressive" to be accessible. This is the highest risk category, involving leveraged CFD positions on the DAX 40 index. Significant losses, including potential total loss of the strategy allocation, are possible and accepted by the investor.

Special Risks of CFD and other Derivatives Trading

Trading in contracts for difference is a very risky business. While the high level of leverage can yield high profits, this can also lead to large losses. The existing total capital is often smaller than the lost sum, which leads to total loss. However, the account cannot be overdrawn and margin calls do not exist for retail investors following a disposition of the tax authorities. This limits the incalculable risk of loss.

Bankruptcy of the bank or the market maker and organizational and operational risks apply. Other risks of CFD and Derivatives trading include, for example:

Overnight Risk:	Investors may not respond immediately to changes in overnight positions.
Market price risk:	Underlying may change.
Liquidity risk:	In the event of market disruptions and outside trading hours, investors cannot open or close positions.
Day trading risk:	If a trader makes losses within one day and tries to compensate for them with even more risky new trades, the loss can multiply in case of failure. The high trading activity can also lead to high transaction costs.

Reference index in the market environment: DAX 40 (price index)

Period	Hartmann Kapital	DAX 40 Index
October 2026	20.68%	2.46%
YTD	14.66%	5.42%

The DAX 40 Index is presented solely for the purpose of illustrating the market environment and does not serve as a benchmark for this strategy. The strategy uses leveraged instruments (CFDs) on the DAX 40. Due to the leverage effect, active risk management, and varying position sizes, the index return is not directly comparable to the strategy's return. The strategy returns shown are net of all management and performance fees.

Contact

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The performance calculation in this factsheet shows how an investment in the strategy would have developed monthly. The statistics are based on the total return minus all fees incl. VAT.

Any indices shown in the "Market Environment" section are provided solely for contextual purposes and do not constitute a benchmark within the meaning of the EU Benchmark Regulation (BMR).

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