

Mighty Balanced

Portfolio Management Strategy

31st July 2022



Information

This document provides you investor information about the Mighty Balanced strategy. This strategy is provided by Van Sterling Capital Limited, licensed by the Malta Financial Services Authority (the "MFSA") as an asset manager. The Mighty Balanced 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") and is merely an investment strategy adopted by Van Sterling on your account that is managed by us. 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	Mighty Balanced
Product	Active Asset Management
Account	Managed Account in client's name
Risk Management	Automated and manual
Recommended Duration	Minimum 5 years
Liquidity	Monthly
Min. Investment	5,000 EUR
Monthly current Investment	Optional but min. 100 EUR per month
Setup Fee	5.9 % incl. 18 % VAT
Management Fee p.a.	1.80 % incl. 18 % VAT, monthly calculation
Performance Fee (HWM)	18.00 % incl. 18 % VAT, monthly calculation
Further Fees	Commissions on trading level

Risk Class	Moderate Growth (5 of 7)
Loss Tolerance	25 %
Risk Score	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 30 % of their capital in risk class 5 investments.
Suitable for	Investors who expect a moderate higher return by being aware of the moderate higher risk and who can accept even moderate higher losses.
Further Information	vansterling.com
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Objectives and Strategy

The Mighty Balanced strategy focuses on target investments in national and international equities and bonds via funds and ETFs. Derivatives and individual stocks can be included in up to 30% of the investment assets. The portfolio is actively managed, i.e. the weighting of the individual asset classes is flexibly adjusted to the respective capital market situation in order to take advantage of opportunities and reduce volatility. The objective of the portfolio is to achieve a higher return with higher risks.

Investors must be prepared to accept moderate higher losses.

Warning

WHILST USING THEIR BEST ENDEAVOURS TO ATTAIN THESE INVESTMENT OBJECTIVES, THE 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 5 years.



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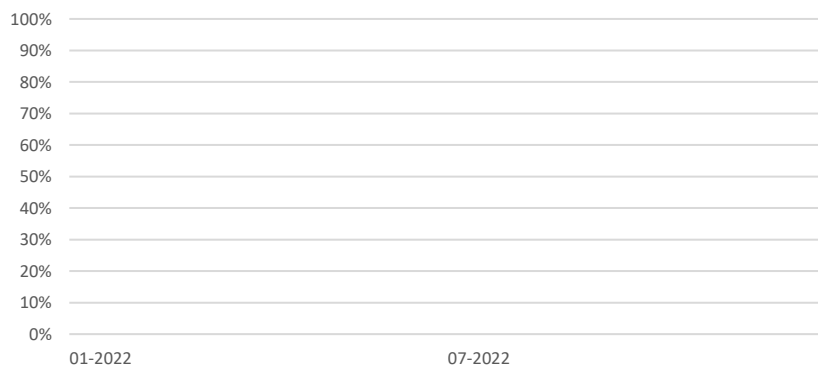


Monthly Performance

	Jan	Feb	Mar	Apr	Mai	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2022	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						0.00%

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

Performance Chart



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Return Statistics

Volatility p.a.	0.00%
Max. Return monthly	0.00%
Min. Return monthly	-0.00%
Max. Drawdown	-0.00%
Return p.a.	0.00%
Return, Year to Date	-0.00%
1st Year	0.00%
2nd Year	0.00%
3rd Year	0.00%
4th Year	-
Since Inception	0.00%
Mod. Sharpe Ratio	0.00
Sortino Ratio	0.00

Past performance is not a guide to future performance. Past performance is net of fees incl. VAT. This portfolio started trading in April 2022.

Risk Management

The strategies are implemented fully automatically (in a combination of algorithmic trading, data mining and machine learning) and additionally monitored on a human basis. In this way, emotional influences can be excluded to a certain degree.

Nevertheless, high fluctuations, especially in extreme market situations, cannot be ruled out.

Good to know

In times of permanently low interest rates, people are looking into investing in securities. However, many do not know which securities should be selected and what to look out for.

We construct the Mighty Balanced Portfolio for clients in terms of risk and return opportunity as well as short-, medium- and long-term goals, whereby the investment spectrum developed should be as broad and flexible as possible in order to optimise opportunities.

It is in the nature of things that individual investments will always perform better. A portfolio should not be an all-or-nothing bet. The aim of our active strategy is to achieve medium to long-term capital appreciation.

Despite our recommendation to stay with a strategy for at least 5 years, you can both access your capital and initiate withdrawals whenever you want or need to.

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Risk and Return Profile



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

This risk indicator is based on historical data. A clear prediction for future developments is therefore not possible. The classification of the Managed Account may change in future. Even a Managed Account that is classified in Category 1 cannot be considered as an investment without risks.

The Mighty Balanced strategy is classified in category 5. Investors who expect a moderate higher return by being aware of the moderate higher risk and who can accept even moderate higher losses.

Special Risks of Trading ETFs, Funds and Bonds

General market risk

Economic changes, such as the state of the economy, as well as political changes (changes in government policy, elections, new legal or tax measures) have an impact on indices and thus also on the ETFs and funds based on them. Catastrophes also have a negative impact on markets. In general, it can be stated that whenever the positive development of markets, indices or important companies is influenced by various market risks, these developments also have a negative impact on the performance of ETFs and funds.

Special market risk

In addition to general market risk, special market risks also influence performance. With an investment, you decide to invest in a specific index or a specific market. If special, individual changes occur in this market, such a new development will affect the investments. Special or individual market risks can be: negative development/news of a significant market participant, change of management, change of special laws or general conditions.

Price risk

Although a complete replication of the underlying index cannot be guaranteed, there is a strong orientation towards the selected underlying index. Accordingly, price risks also exist for ETFs and funds in the event of strongly fluctuating or falling markets due to price fluctuations, e.g. of share indices, since ETF and fund investments follow this development almost in step.

Exchange rate risks

For ETFs and funds not listed in euros, investors are exposed to exchange rate risk. An ETF or fund listed in US dollars therefore involves not only market and price risks but also the price risk of the US dollar itself. If the exchange rate of the US dollar is weaker when selling than when buying, these exchange rate reductions also affect the investment.

Risks when trading bonds

With bonds, there is the risk that the issuer of the bond will default or even become insolvent. For the investor, this means a partial or total loss of the capital invested, including the default of interest payments. This is why the issuer risk is also called default risk or credit risk. Since the bond buyer becomes a creditor of the issuer, the creditworthiness of the issuer is basically the most important criterion in the investment decision. Of similar importance is the value of any collateral provided for the investment. A good credit rating ensures the fulfilment of the issuer's contractual obligations, i.e. repayment at maturity and interest payments. However, a good debtor credit rating is no guarantee for full interest and redemption payments, as the issuer's credit rating can change during the term of the bond.

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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.

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