

Information

This document provides you investor information about the Solid Rock strategy. This strategy is provided by Van Sterling Capital Limited, licensed by the Malta Financial Services Authority (the “MFSA”) as an asset manager. The Solid Rock 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	Solid Rock
Product	Managed Account
Trading Mentor	Marin Marinov
Risk Management	Automated and manual
Recommended Duration	Minimum 7 years
Liquidity	Monthly
Minimum Investment	10,000 EUR
Management Fee p.a.	1.40 % incl. 18 % VAT, monthly instalments
Performance Fee (HWM)	5.90 % incl. 18 % VAT, monthly instalments
Further Fees	Commissions on trading level

Risk Class	High (5 of 7)
Loss Tolerance	45 %
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 higher return by being aware of the higher risk and who can accept corresponding higher losses.
Further Information	vansterling.com
Inquiries	solidrock@vansterling.com

Objectives and Strategy

The Solid Rock strategy is based on insights from economic theory and several decades of empirical data.

The aim is to create a broadly diversified portfolio and rigorously ensure a balance between risks, costs and other potential conflicts that may arise when implementing the strategy. In addition to a cost-efficient investment strategy, the investment process also offers a higher expected return for the investor. In addition to stocks and ETFs, if required, other instruments up to 10% of the portfolio can be used.

Investors must be prepared to accept losses.

Warning

ALTHOUGH TRADING MENTORS, DIRECTORS AND THE INVESTMENT MANAGER ACT TO THE BEST OF THEIR KNOWLEDGE AND BELIEF, THEY CANNOT GUARANTEE THAT THE INVESTMENT OBJECTIVES WILL ACTUALLY BE ACHIEVED.

The strategy may not be suitable for investors who withdraw their invested assets before 7 years.

Used Instruments

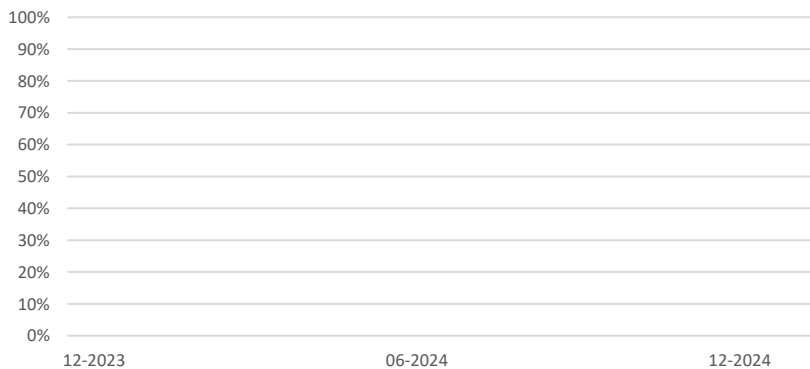
Stocks, ETF and up to 10% other instruments

Monthly Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2024	0.00%	0.00%	0.00%	0.00%									0.00%

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

Performance Chart



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

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	-
3rd Year	-
4th Year	-
Since Inception	0.00%
Mod. Sharpe Ratio	0.00
Sortino Ratio	0.00

Past performance is not a guide to future performance. The displayed performance is net of fees incl. VAT. This portfolio started trading in April 2024 with Van Sterling Capital Ltd.

Risk Management

Each position is continuously monitored. The results of capital market research clearly show that a long-term and disciplined investment approach can achieve higher returns. We therefore avoid active day trading.

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

Good to know

Despite our recommendation to stay with a strategy for at least 7 years, you can both access your capital and initiate withdrawals whenever you want or need to.

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 Solid Rock strategy is categorised in category 5, as the unpredictable and potentially sharp price changes represent a high risk. The strategy offers the opportunity for higher returns, but the risk of loss is also higher.

Special Risks in Trading Stocks and ETF

- Risk concentration:** By investing in a single company, investors are exclusively affected by its performance without any risk diversification.
- Risk warning:** Trading in shares is associated with the usual market fluctuations, which can mean potential losses for the investor.
- Insolvency:** In the event of insolvency, the share capital represents the share capital of a company. There is a possibility that investors may lose all their invested capital in the event of insolvency. This risk exists in particular in the case of securities issued by European banks in the event of imminent insolvency.
- Voting rights:** In the case of shares with voting rights, major shareholders with significant holdings often have a dominant share of voting rights compared to small investors.

ETF

- General market risk** Economic changes, such as the economic situation and political changes (changes in government policy, elections, new legal or tax measures) have an impact on indices and therefore also on the ETFs 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.
- Specific market risk** In addition to the general market risk, specific market risks also influence performance. When you invest, 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 developments/news from a major market participant, changes in management, changes in special laws or framework conditions.
- Price risk** Although a complete replication of the underlying index cannot be guaranteed, there is a strong focus on the selected underlying index. Accordingly, price fluctuations, e.g. of share indices, also result in price risks for ETFs in the event of strongly fluctuating or falling markets, as ETFs follow this development almost in lockstep.
- Exchange rate risks** For ETFs not listed in euros, there is an exchange rate risk for investors. An ETF listed in US dollars therefore involves not only market and price risks but also the exchange rate risk of the US dollar itself. If the US dollar exchange rate is weaker when selling than when buying, these exchange rate discounts also affect the investment.

Contact

Investment Manager

Van Sterling Capital Limited
Licence: VANS-IF-9616
168, St. Christopher Street
MT - Valletta VLT 1467

Fon: +356.27.289 615
Fax: +356.27.781 104
info@vansterling.com

Authority / Regulator

Malta Financial Services Authority

Notabile Road
MT - Attard BKR 3000

Fon: +356.214.411 55
Fax: +356.214.411 88
consumerinfo@mfsa.com.mt

Disclaimer

This document does not constitute an offer to invest in or a solicitation of an offer of this strategy in any jurisdiction in which an offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation and is for information purposes only. Subscriptions will only be received and agreements signed on the basis of the current descriptions and agreements and prospective investors should carefully consider the risk warnings and disclosures for this strategy set out therein. **THE VALUE OF THE INVESTMENT MAY GO DOWN AS WELL AS UP AND INVESTORS MAY GET BACK LESS CASH THAN ORIGINALLY INVESTED. PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO FUTURE PERFORMANCE.** An investment in the strategy is not the same as a deposit with a banking institution. Fluctuations or movements in exchange rates may cause the value of underlying investments to go up or down. Dividends, capital gains, interest and any other income from the trading strategy may be subject to tax and / or stamp duties at such rates applicable from time to time and shall be borne by the investor.

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.

This document in whole or in part may not be reproduced without the express written permission of the manager. A full description of the investment terms and strategy (and related risk factors) can be given by the manager.