

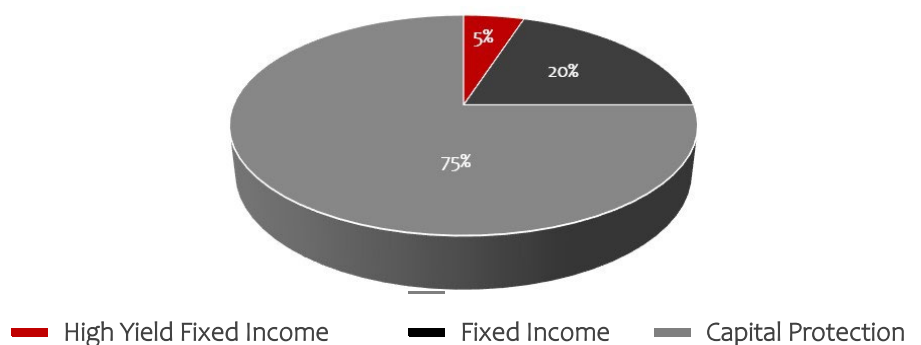
Verum Capital Investment Guide

Verum Capital investors can choose from a range of investment building blocks to create a tailor-made portfolio spanning all asset classes. To help guide this process, investors complete our specially designed "Client Investment Risk Profile," which identifies the level of risk and returns appropriate to their long-term investment goals. Based on this profile, our Investment Specialist will then advise on a suitable portfolio strategy, along with its associated benefits and risks.

Core Portfolio Strategies

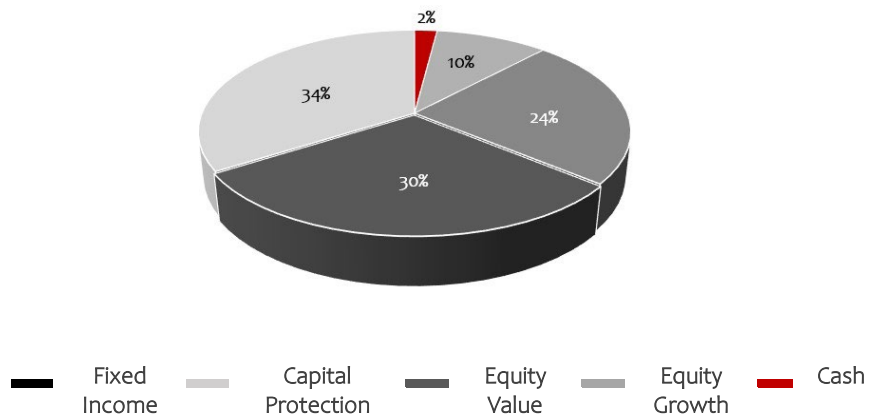
The "Stable Return" category is designed to deliver stable returns over the long term. This lower-risk profile is built primarily around fixed income investments, which offer a consistent yield across a range of investment durations and can be complemented with an element of capital protection.

Portfolio Simulation - Risk Profile: Low Risk



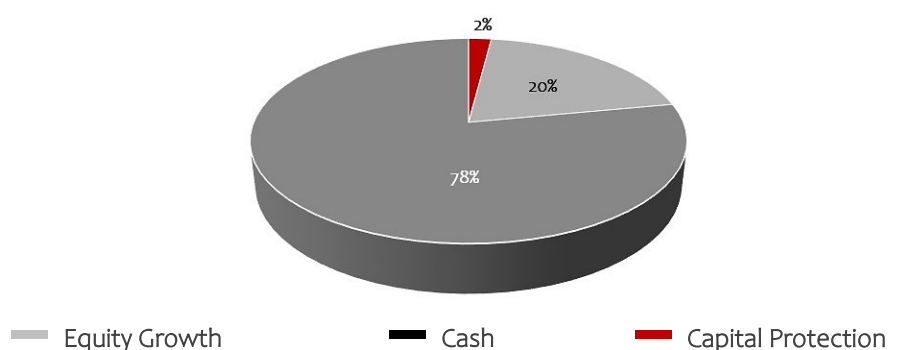
The "Long-Term Balanced Return" category is designed for long-term capital appreciation over a full investment cycle. It combines equity and fixed-income assets to balance sustainable returns with a moderate level of risk.

Portfolio Simulation - Risk Profile: Medium Risk



The "Long-Term Aggressive Growth" category is designed for investors seeking long-term growth, with the option to include a degree of capital protection. This aims to deliver strong returns while limiting equity risk during severe market downturns.

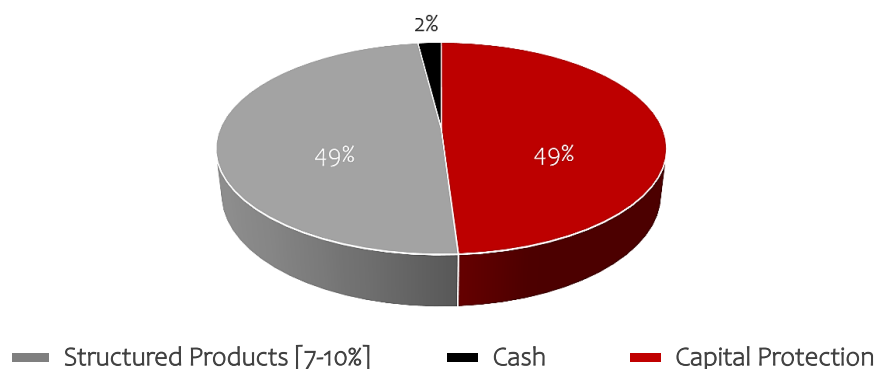
Portfolio Simulation - Risk Profile: High Risk



Satellite Portfolio Strategies

The "Opportunistic Growth & Capital Protection" category is designed for investors seeking short- to mid-term opportunistic growth, with the option to include a degree of capital protection. The mix of building blocks can be adjusted to be more or less aggressive, depending on the investor's preference for guaranteed coupons or capital preservation.

Portfolio Simulation - Risk Profile: Medium Risk



	Short Term			Medium Term		Long Term	
Return Profile [%] *	YTD	6 M	1 Y	3 Y	5 Y	7 Y	10 Y
Stable Return	2.05	1.63	4.23	6.56	4.69	4.46	4.51
Long-term Balanced	5.55	3.52	11.67	8.07	5.89	8.11	8.19
Long-term Aggressive Growth	6.09	5.02	12.42	7.93	6.55	10.48	11.01
Opportunistic Growth & Capital Protection	3.22	3.22	6.43	6.43	6.43	6.43	6.43

* Profiles containing structured products or capital protection include estimations.