



## Heidelberger Vermögen - Balanced / Digital AK 05

### Heidelberger Vermögensmanagement GmbH

We are experts and take an active approach to managing your assets. It is our ambition to preserve and grow your capital. We are highly aware of our responsibility to ensure that you achieve your financial goals. For this we rely on our expertise, our experience and our values. We want you to understand our investment advice and we want you to be aware of how we invest your capital.

#### Investment focus

Balanced, global ETF portfolio

#### Recommended minimum investment period

5 years

#### Investment strategies pursued

ETF strategy, asset preservation

#### Expected return p.a.\*

6%

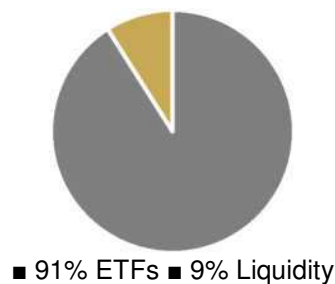
#### Minimum investment amount

€ 25,000.00

\* The expected or estimated return is the return before costs and constitutes a forecast of future performance. This forecast is based on a careful analysis of objective data of different market trends as well as the professional experience of the asset manager. It is not a reliable indicator that this return will actually be achieved. Costs have a negative impact on this return. Any historical performance data are not a reliable indicator of future performance. When historical performance data are provided, the outcome always represents performance before costs.

### Exemplary composition

#### By asset classes



#### By largest positions

- iShares MSCI USA SRI UCITS ETF USD (Acc)
- iShares MSCI EMU ESG Screened UCITS ETF hedged to EUR
- iShares MSCI Europe SRI UCITS ETF EUR (Acc)
- XTRACKERS MSCI EUROPE SMALL CAP UCITS ETF
- Lyxor Nasdaq-100 UCITS ETF
- iShares Physical Gold ETC
- iShares-EO Corp Bd ESG U.ETF
- iShares MSCI EM SRI UCITS ETF USD (Acc)
- iSHARES GLOBAL CORP BOND EUR HEDGED UCITS ETF
- iShares € Corp Bond SRI 0-3yr UCITS ETF Eur (Dist)

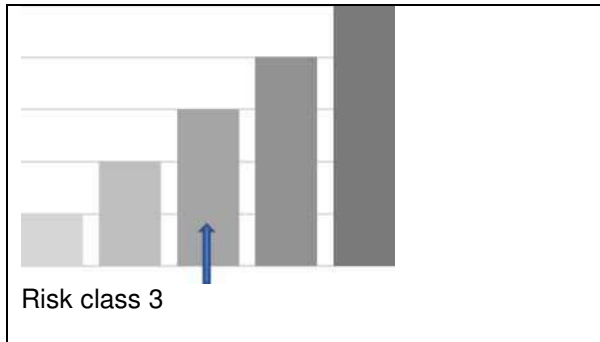
**Benchmark:** HDVM BM -balanced-  
 (20%iBoxx Euro Sovereigns Eurozone/20%  
 IBOXX EURO Corporates BBB/25%MSCI  
 World/25% MSCI EMU/10%DBDCONIA)



## Risk and investment objectives

### Risk classification

### Medium risk



The risk classification indicates the opportunity and risk profile of a portfolio and is designed to reflect the appropriate profile of the investor. The computation of the risk and return profile is based on historical data, which are not a reliable indicator of the future risk profile.

### Primary investment objectives

- Capital growth
- Capital optimisation

### Costs

#### Asset management fee

Annual asset management fee of 1.428% incl. VAT based on the average portfolio value. Fee to be paid quarterly on a pro rata basis.

All fee payments for portfolio commissions which we receive in accordance with our cooperation with V-Bank will be passed on to you.

#### Custodian fees

Annual service fee of the custodian bank of 0.0714% incl. VAT based on total assets, at least EUR 35.70 incl. VAT. 0.2% of the order volume per transaction, but at least EUR 5.00, at most EUR 25.00.

#### Product costs

Product costs are a function of the categories used (equities, ETFs or funds). For example, a portfolio composed only of equities does not incur any product costs.

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