OBSIDO

OBSIDO REBALANCED 85 A2 / 30 SEP 2026
Fund Factsheet

Key Facts

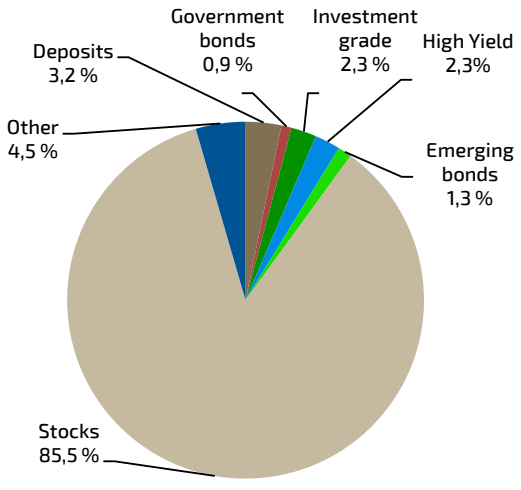
Portfolio Manager:	Obsido Oy / Juho Appel
Fund Size:	EUR 48,3 million
Fund Type:	Global Balanced Fund
Benchmark:	MSCI AC World Net TR EUR (85 %), Bloomberg Euro Aggregate Bond (7,5 %) & Bloomberg U.S. Aggregate Bond (7,5 %)
Launch Date:	1.2.2018
Subscription Fee:	0,00 %
Redemption Fee:	0,00 %
Management Fee:	1,00 %
Underlying Investment Fee:	0,14 %
Ongoing Charges:	1,18 %
Performance Fee:	None

Investment Objective

The Fund mainly invests its assets into various types of exchange traded index funds (ETF) that invest their assets in both fixed income and stock markets. The Fund pursues a systematic rebalanced core-satellite investment strategy. The core investments consist of passive, market-value-weighted exchange traded funds, whereas the satellite investments consist of non-market-value-weighted investments.

The share of stock-based investments in the Fund may vary between 65 and 100 percent. In a neutral market situation, the share of stock-based investments is 85 percent. The investments are efficiently diversified both geographically and between various asset classes.

Asset Allocation

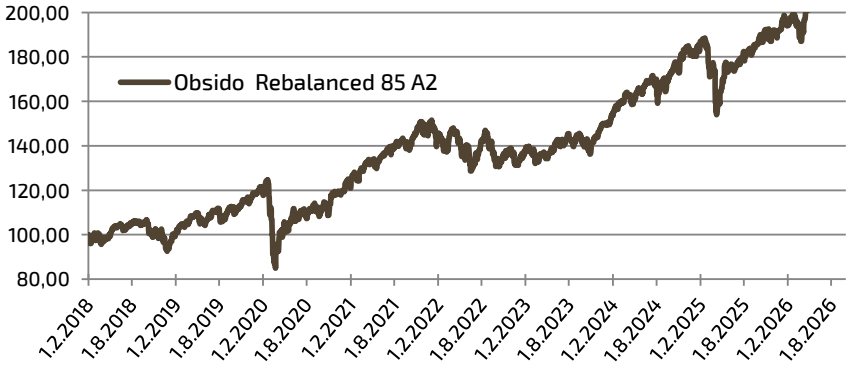


Investment Strategy

Obsido Rebalanced 85 Fund suits for investors who aim at moderately to higher capital growth with a long-term perspective. The investor accepts that the value of their investment may vary during the investment period in pursuit of better long-term gains. The Fund mainly invests in ETFs which allows the Fund to allocate its assets i.a. to stocks and interest-based investments such as corporate bonds and debenture stocks. In neutral market situation, 85 % of the assets are allocated to stock-based investments and respectively 15 % to interest-based investments.

Fund assets are effectively diversified between asset classes as well as within them. The investment strategy does not rely on prognosticating market fluctuations or changes in macroeconomics. On the contrary, the strategy concentrates on matters it actually can affect which is practising efficient and disciplined investment policy. The aforementioned investment style will be the core of the strategy also in future since it is believed to return the investor the best possible long-term gain.

Past Performance



Top 10 Holdings

Vanguard S&P 500 UCITS ETF	14,3 %
iShares Core S&P 500 UCITS ETF	14,3 %
SPDR® S&P 500 UCITS ETF	12,5 %
Vanguard FTSE Developed Europe UCITS ETF	8,8 %
iShares Core MSCI Emerging Markets IMI UCITS ETF	7,0 %
iShares MSCI World Momentum Factor UCITS ETF	5,5 %
iShares MSCI World Quality Factor UCITS ETF	5,5 %
Vanguard Small Cap Value ETF	4,1 %
iShares Core MSCI Japan IMI UCITS ETF	3,4 %
Vanguard Global ex-U.S. Real Estate ETF	2,3 %
Total	77,6 %

Return of Unit Class (%)

1 m	0,26
3 m	1,27
6 m	16,15
12 m	17,31
Year-To-Date	13,56
Since Inception	118,39
Since Inception p.a.	9,43

Key Ratios (since inception)

Volatility %	13,71
Max. Drawdown %	31,92

This fact sheet is for information purposes only. The fact sheet does constitue, and shall not not be considered as, an offer to purchase or sell any Fund.
Past performance is not a reliable indicator of future performance. The return on investment is not guaranteed. The return may increase or decrease as a result of market fluctuations.

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