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Knowing what to do, doing what you know

EUR Generic Portfolio

08.07.2026

Portfolio Characteristics

Currency
EUR

Minimum
Portfolio Size
EUR 100,000

Risk Profile
Balanced

Long-term
expected return
~ 3.8% p.a.

Total Holdings
23

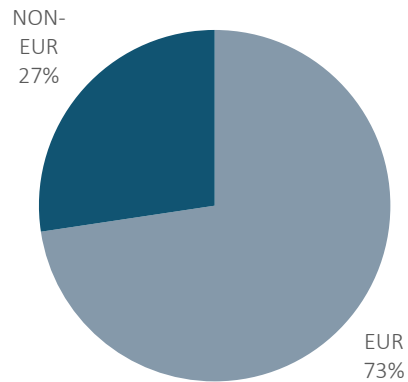
Execution
Staggered

Investment
Experience
Medium

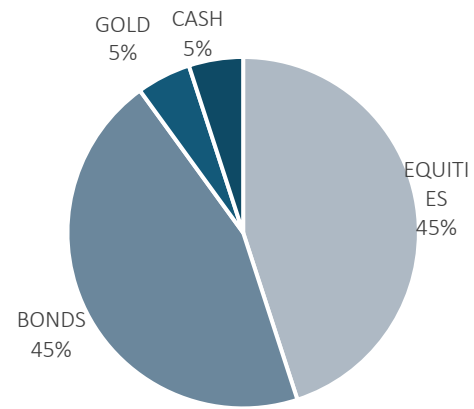
Management
Intensity
Low

Asset Allocation

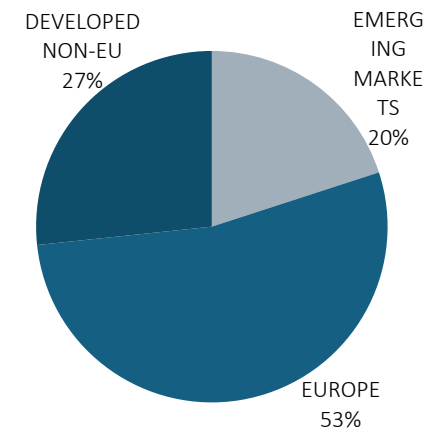
Currency Allocation



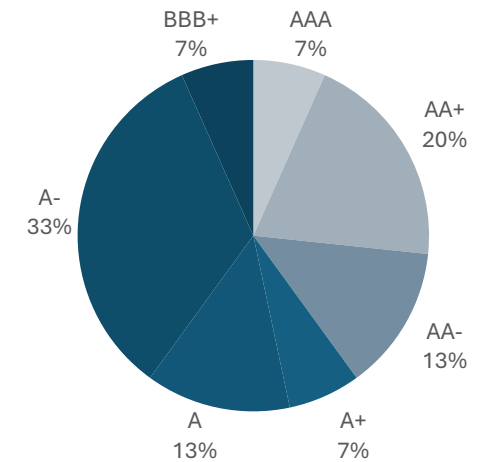
Asset Class



Equity Region



Bond Rating



Portfolio Constituents

ASSET CLASS	REGION	NAME	SECURITY	ISIN	CREDIT RATING	CURRENCY INSTRUMENT	CURRENCY ECONOMIC	PRICE INDICATIVE	ALLOCAT. %	YIELD / RTN. % EXPECTED
EQUITIES	EUROPE	ISHARES CORE MSCI EUROPE ACC	ISH CORE ERP ACC	IE00B4K48X80	-	EUR	EUR	103.1	8	5.3
EQUITIES	EUROPE	ISHARES EURO DIVIDEND	ISHR EURO DIV	IE00B0M62S72	-	EUR	EUR	25.4	8	5.3
EQUITIES	EUROPE	VANG FTSE DEX EURD	VANG FTSE EXUK€D	IE00BKX55S42	-	EUR	EUR	49.4	8	5.3
EQUITIES	DEVELOPED NON-EU	VANGUARD S&P 500 ETF	VANGUARD S&P 500	US9229083632	-	USD	NON-EUR	687.2	9	3.8
EQUITIES	DEVELOPED NON-EU	VANG FTSE JPN USDA	VANG FTSE JP \$A	IE00BFMXYX26	-	EUR	NON-EUR	41.0	3	7.7
EQUITIES	EMERGING MARKETS	VANGUARD FTSE EMERGING MARKE	VANGUARD FTSE EM	US9220428588	-	USD	NON-EUR	58.9	9	4.5
BONDS	EUROPE	OMV AG	OMVAV 1 7/8 12/04/28	XS1917590959	A-	EUR	EUR	97.6	3	2.9
BONDS	EUROPE	MERCEDES-BENZ INT FINCE	MBGGR 3 1/4 01/10/32	DE000A3LSYH6	A	EUR	EUR	98.5	3	3.5
BONDS	EUROPE	ANHEUSER-BUSCH INBEV SA/	ABIBB 2 03/17/28	BE6285455497	A-	EUR	EUR	98.6	3	2.8
BONDS	EUROPE	EUROPEAN UNION	EU 1 5/8 12/04/29	EU000A3K7MW2	AA+	EUR	EUR	96.0	3	2.9
BONDS	EUROPE	DEUTSCHE TELEKOM AG	DT 1 3/4 03/25/31	DE000A2TSDE2	A-	EUR	EUR	94.5	3	3.0
BONDS	EUROPE	DEUTSCHE BAHN AG	DBHNGR 1 1/8 12/18/28	XS1936139770	AA+	EUR	EUR	96.1	3	2.8
BONDS	EUROPE	E.ON SE	EOANGR 0 3/4 12/18/30	XS2103014457	BBB+	EUR	EUR	90.1	3	3.2
BONDS	EUROPE	INTL DEVELOPMENT ASSOC	IDAWBG 2 1/2 05/28/30	XS3080786398	AAA	EUR	EUR	98.3	3	3.0
BONDS	EUROPE	LAND BERLIN	BERGER 0.1 01/18/30	DE000A2NB9V2	AA+	EUR	EUR	90.5	3	3.0
BONDS	EUROPE	LINDE FINANCE BV	LIN 1 04/20/28	XS1397134609	A	EUR	EUR	97.3	3	2.6
BONDS	EUROPE	NESTLE FINANCE INTL LTD	NESNVX 0 1/4 06/14/29	XS2350632472	AA-	EUR	EUR	93.1	3	2.7
BONDS	EUROPE	SIEMENS FINANCIERINGSMAT	SIEGR 1 3/8 09/06/30	XS1874127902	AA-	EUR	EUR	94.4	3	2.8
BONDS	EUROPE	BASF SE	BASGR 0 7/8 10/06/31	DE000A2BPA51	A-	EUR	EUR	88.7	3	3.3
BONDS	DEVELOPED NON-EU	GOLDMAN SACHS GROUP INC	GS 1 1/4 02/07/29	XS2441552192	A-	EUR	EUR	95.3	3	3.2
BONDS	DEVELOPED NON-EU	TOYOTA MOTOR FINANCE BV	TOYOTA 2 3/4 01/28/30	XS3206563549	A+	EUR	EUR	98.2	3	3.3
GOLD	NA	SWC-GOLD ETF EA EUR	Swisscanto CH Gold ETF	CH0047533523	-	EUR	NON-EUR	3306.0	5	3.1
CASH	NA	CASH	CASH	-	-	EUR	EUR	NA	5	1.2

Source: All, Bloomberg, BlackRock

Implementation by Month

ASSET CLASS	REGION	NAME	ISIN	ALLOC.	M0	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	TOTAL
EQUITIES	EUROPE	ISHARES CORE MSCI EUROPE ACC	IE00B4K48X80	8	4	-	-	-	-	-	4	-	-	-	-	-	-	8
EQUITIES	EUROPE	ISHARES EURO DIVIDEND	IE00B0M62S72	8	4	-	-	-	-	-	-	-	-	4	-	-	-	8
EQUITIES	EUROPE	VANG FTSE DEX EURD	IE00BKX55S42	8	-	-	-	4	-	-	-	-	-	-	-	-	4	8
EQUITIES	DEVELOPED NON-EU	VANGUARD S&P 500 ETF	US9229083632	9	4	-	-	-	-	-	5	-	-	-	-	-	-	9
EQUITIES	DEVELOPED NON-EU	VANG FTSE JPN USDA	IE00BFMYX26	3	-	-	-	3	-	-	-	-	-	-	-	-	-	3
EQUITIES	EMERGING MARKETS	VANGUARD FTSE EMERGING MARKE	US9220428588	9	-	-	-	3	-	-	3	-	-	-	-	-	3	9
BONDS	EUROPE	OMV AG	XS1917590959	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	MERCEDES-BENZ INT FINCE	DE000A3LSYH6	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	ANHEUSER-BUSCH INBEV SA/	BE6285455497	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	EUROPEAN UNION	EU000A3K7MW2	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	DEUTSCHE TELEKOM AG	DE000A2TSDE2	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	DEUTSCHE BAHN AG	XS1936139770	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	E.ON SE	XS2103014457	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	INTL DEVELOPMENT ASSOC	XS3080786398	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	LAND BERLIN	DE000A2NB9V2	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	LINDE FINANCE BV	XS1397134609	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	NESTLE FINANCE INTL LTD	XS2350632472	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	SIEMENS FINANCIERINGSMAT	XS1874127902	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3
BONDS	EUROPE	BASF SE	DE000A2BPA51	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3
BONDS	DEVELOPED NON-EU	GOLDMAN SACHS GROUP INC	XS2441552192	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3
BONDS	DEVELOPED NON-EU	TOYOTA MOTOR FINANCE BV	XS3206563549	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3
GOLD	NA	SWC-GOLD ETF EA EUR	CH0047533523	5	1	-	-	1	-	-	1	-	-	1	-	-	1	5
CASH	NA	CASH	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	5
Source: All, Bloomberg, BlackRock				100	33	15	15	11	0	0	13	0	0	5	0	0	5 8	100

Terminology

Abbreviation / Name	Definition
CREDIT RATING	The credit rating of the bond issue (S&P / Moody's / Bloomberg Composite).
CURRENCY ECONOMIC	The underlying or effective currency exposure. This may differ from the trading currency of the instrument.
YIELD %	For bonds, the yield (yield-to-convention) of the bond based on the indicative price.
RTN % EXPECTED	For non-bonds, the expected long-term return per annum, based on BlackRock or All capital market assumptions.
ALLOCAT. %	Portfolio allocation in percent.

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