

Defensive Portfolio

Factsheet as per 30/06/2025

Strategy

The defensive portfolio invests primarily in bonds and near-money-market instruments. With a view to risk spreading, equities are added up to a maximum level of 20% of the portfolio. In addition, no more than 20% of alternative investments (such as hedge funds, absolute return funds, real estate,

commodities, private equity) may be added. Currently, the above categories of investment are implemented by way of investment funds and funds-of-funds (including own products). Investing in individual titles within these categories is not excluded. The potential limits of the various investment

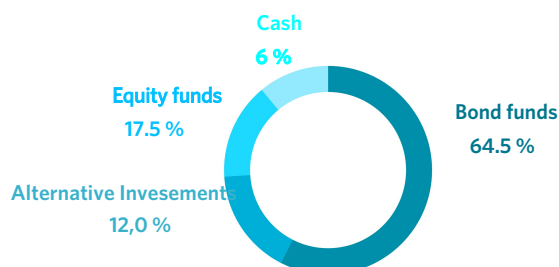
categories are either fully exploited or adjusted, in line with the given market situation. The investment objective is achieving a return that is at least above that of an alternative investment. The recommended holding period is at least three years.

Our Philosophy

One of the core competences of Wiener Privatbank is customised wealth management. We see it as our mission to select the most adequate wealth management strategy for you and with you. Our expertise, our ability to professionally manage your portfolio and

provide an in-depth analysis of your personal risk profile make us the ideal partner for your asset planning. Making the right investment decisions and monitoring your portfolio are tasks you can entrust to our asset management experts.

Asset allocation* (sample portfolio)



Current Asset Allocation

| Bond Funds* | | 64.5 % |
|-----------------------------------|--------|--------|
| Wiener Stadthäuser Anleihe | 15.0 % | |
| Man GLG Euro Corporate Bond | 10.0 % | |
| Jupiter Dynamic Bond | 7.5 % | |
| Nomura Dynamic Bond | 7.5 % | |
| SPDR 3-7 Year US Treasury Bond | 5.0 % | |
| PIMCO Income Fund | 5.0 % | |
| Lazard Global Convertible | 5.0 % | |
| Neuberger Berman Commodities Fund | 5.0 % | |
| Austria Mündel | 4.5 % | |
| Alternative Investments* | | 12.0 % |
| Invesco Physical Gold | 7.0 % | |
| Advisory Flexibel | 5.0 % | |

Investment limits based on strategic focus 2025**

| | Minimum | Maximum |
|-------------------------|---------|---------|
| Equity | 0 % | 20 % |
| Bonds and Cash | 60 % | 100 % |
| Alternative Investments | 0 % | 20 % |

** The investment limits based on the strategy focus conform to the strategy currently defined by Wiener Privatbank.

| Equity Funds* | | 17.5 % |
|---|-------|--------|
| WPB European Equity | 7.5 % | |
| Mozart One | 7.5 % | |
| T-Rowe Price Global Focused Growth Equity | 2.5 % | |
| Cash* | | 6.0 % |

*The % share is calculated using the share prices from TIPAS+, Bloomberg L.P.

Recommended holding term: minimum 3 years

This fund may not be suitable for investors who withdraw their investment from the fund within a period of 3 years.

Contact

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Risk information

- You should be aware of the fact that the prices of financial instruments, including, without limitation, investment funds and ETFs, may rise as well as fall.
- Other risks such as market risk, equity price risk, counterparty risk, country risk and valuation risk may apply as well.
- We cannot guarantee preservation of the capital invested.
- For more information concerning risks, please consult your account manager or read the Important Client Information (Austrian Securities Supervision Act of 2018).

Sustainability aspects in portfolio management

How sustainability risks are incorporated into investment decisions and the impact of sustainable risks on returns. Sustainability risks have no impact on returns and investment decisions in Wiener Privatbank's portfolio management.

The assessment of sustainability risks of the portfolio management of Wiener Privatbank led to the conclusion that there are currently no sustainability risks considered relevant for this financial product due to the diversification through the selection and weighting of the individual funds.

Depending on the investment strategy selected for portfolio management, the sustainability risks may vary. A separate sustainable investment strategy is not currently offered.

How adverse sustainability impacts are taken into account at the level of the financial instrument. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities."

Due to the size and the specific business model of Wiener Privatbank SE as a niche player and the associated limited business activities, principal adverse sustainability impacts are currently not taken into account. From Wiener Privatbank SE's point of view, there is currently not enough data from issuers/product manufacturers available that would allow a corresponding reliable assessment. For this reason, Wiener Privatbank SE is currently refraining from such disclosure. However, as soon as sufficient harmonized and thus comparable data and information is available, Wiener Privatbank SE will examine principal adverse sustainability impacts as part of the product governance process and disclose its findings.

Legal notice

This marketing communication serves informational purposes only and does not constitute an offer or invitation to buy or sell the financial instruments mentioned herein, nor an invitation to make an offer to enter into an agreement in relation to an investment service or ancillary service. This fact sheet neither provides a full overview of the business transaction and its potential risks and consequences nor does it take account of individual investor requirements in terms of yield, tax situation or risk appetite. This fact sheet cannot replace advice from your personal investment adviser tailored to the

specific investor and the specific investment. As not all transactions are suited for all investors, you should consult your own advisers (in particular tax and legal advisers) before concluding a transaction in order to make sure, regardless of the information provided herein, that the planned financial product will meet your wishes and requirements, that you have fully understood the risks involved and that you have, after careful deliberation, arrived at the conclusion that you wish, and are able to, conclude the contemplated transaction. Please also take note of the bank's customer informa-

tion as provided in line with the Securities Supervision Act 2018. The information provided in this marketing communication is non-binding and corresponds to the state of knowledge at copy deadline of the person entrusted with drafting it. Printing errors excepted.

Competent regulatory authority:
Financial Market Authority, 1090 Vienna
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