IskraIndex

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Deposit+ Model Portfolio

iskraindex.com

The IskraIndex model portfolios remain valid for one month. Please remember to update your actual portfolios in line with the models in a timely manner

Portfolio currency	USD
Minimum investment horizon	1 year
Expected annual return	10.2%
Expected annual risk	4.4%
Portfolio risk-level	Conservative

ETF Ticker	ETF Underlying Index	Portfolio weight
SHV	ICE Short US Treasury Securities Index (0-1 Year)	36.1%
IGSB	ICE BofA 1-5 Year US Corporate Index	44.3%
EMB	J.P. Morgan EMBI Broad Diversified Core Index	0.0%
HYG	Markit iBoxx USD Liquid High Yield Index	0.0%
IVV	S&P500 Index	19.6%
IEFA	MSCI EAFE Index	0.0%
IEMG	MSCI Emerging Markets Investable Market IndexMSCI EM IMI	0.0%
REET	FTSE EPRA Nareit Global Real Estate Index	0.0%
GSG	S&P GSCI Commodities Index	0.0%
IBIT	Cryptocurrencies/Bitcoin	0.0%

To build the new portfolio, you need to determine the investment amount for each ETF: it is equal to the share of the total portfolio value (cost) specified in the table. The calculated amounts for each ETF can then either be entered into your broker's trading application, which will automatically calculate the whole number of shares, or you can place an order by phone.

To maintain the optimal portfolio structure, rebalancing must be performed once a month. When rebalancing, you must first determine the difference between the current value allocated to each ETF in your portfolio and its target value based on the new allocation in the updated Deposit+ portfolio report. Then, you need to sell shares of those ETFs whose allocation has become excessive and buy additional shares of ETFs with allocations below the target. Rebalancing should be performed when the new allocations deviate from the current ones by at least 20 basis points (0.2%).

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Building global index model portfolios