



# Quick Start

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# Quick Start

## Dear readers,

We warmly welcome you to the investor magazine VF-Wealth and are delighted to provide you with this guide for a better understanding of our services, our offerings, and our model portfolios. On the following pages, we have summarized the most important points for you. Before we delve into the handling of the model portfolios, here are a few technical notes:

### The Premium Area:

With your personal access data (username and password, which you will receive after placing an order via a separate mail), you will have access to the premium area on our website. There, you will find not only the e-books and special releases, but also the latest issues of the main letter. If you encounter any problems during the login process, please contact our service at [vf@vfcapitalmanagement.com](mailto:vf@vfcapitalmanagement.com). To open the issues, you might need the latest version of Adobe Reader or another PDF reader. However, most modern browsers also support viewing PDFs directly.

### Letter Publications:

The main letter of VF-Wealth is published every Tuesday (52 issues per year). With these issues, our focus is on offering transparency and keeping our readers informed about both strategic considerations and portfolio positioning. Additionally, we share our assessment of various developments that influence the market and our investment decisions. The issues are sent as PDF documents directly to your email inbox. However, you can also download the issues at any time from the premium area. The model portfolios with current orders and instructions are always located on the last pages of the PDF document.

### Updates Based on Market Conditions:

In the event of changes in the Portfolios outside the main issue, subscribers will also receive urgent notifications via email. In order for all readers to be able to place buy-/sell orders under the same conditions as we do, we prepare you as much as possible for such notifications. The traceability of our portfolio actions is our top priority!

# Our Portfolios

The VF-Wealth relies on a holistic investment concept, which primarily builds upon existing wealth accumulation. The Dividend and ETF strategies have been integrated into a comprehensive investment service, yet they also function effectively as standalone options. Each portfolio has distinct objectives, allowing you to opt for either or both, depending on your personal investment goals.

## Dividend Portfolio

Our Dividend Strategy aims to generate passive income. This involves assembling a portfolio of dividend stocks, prioritizing security and steady earnings. Readers receive detailed analyses and ongoing information about each stock. The selection of stocks is the result of extensive market screening and years of experience. Additional information about this strategy can be found in the PDF "Financial Freedom through Dividends" under "Dividend Portfolio" in the premium (login) area on our website. There you will also find the eBooks detailing all 20 stocks selected for this income-generating strategy.

## ETF Portfolio

The focus of this comprehensive portfolio is not only on stock ETFs, as is often the case, but also on bonds, precious metals, and real estate. Every reader can easily replicate this portfolio using ETFs. We leverage our extensive experience to actively adjust the broadly diversified ETF portfolio to current market developments. Further information about this can be found in the premium area under "ETF Portfolio" in the PDF "Success with ETFs". There you will also find eBooks where we delve into the selected ETFs in more detail and explain our allocation.

An important note: We have subscribers from all around the world, and therefore not everyone can or should trade the same securities. With regular stocks, as is the case with our Dividend Portfolio, this is less of a problem, since everyone should be able to buy them with few or no hurdles and minimal jurisdictional disadvantages. However, when it comes to ETFs, European investors should avoid US-domiciled ETFs, and US investors should avoid European-domiciled ETFs. At least as far as we are concerned, this isn't the best idea due to certain tax laws. That's why we always mention two different ETFs under the same "position" in our ETF portfolio; we will provide you with both a EU-domiciled ETF and a US-domiciled one. Although we did our best to find the closest counterparts, it's not always possible, and therefore performance deviations might occur. However, that should not be a problem. At times, the performance deviation might be advantageous for those who replicate the "EU-version," while other times it could benefit those who replicate the "US-version." The desired portfolio allocation is achieved with both versions, and over the long run, the performance will balance out.

We thank you for your trust and, on behalf of our entire team, wish you a successful investment journey!