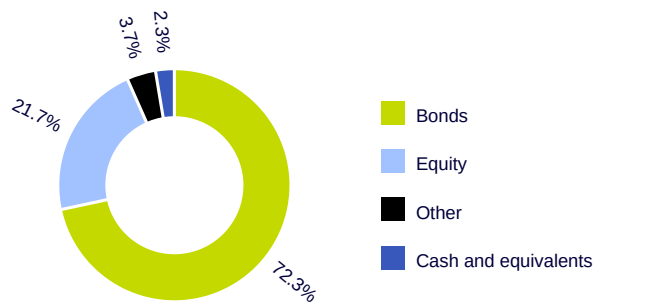
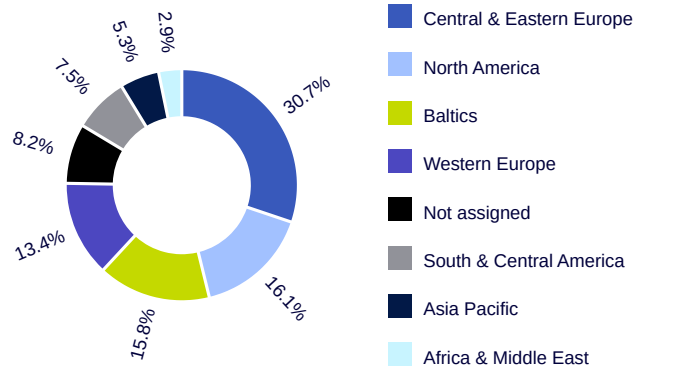


Artea		Index Plus 25																
		2025 Q2																
GENERAL INFORMATION																		
Start of operations	2022 07 01	Unit value of investment basket	121,18 EUR															
Net asset value	14 130 331,12 EUR	Management fee	1,00 %															
INVESTMENT STRATEGY																		
A combined strategy of investing in stocks and bonds, including their equivalent financial instruments, with the aim of outperforming fixed-income investment returns with less risk than equity markets. This is achieved through the active portfolio management using a variety of investment objects such as collective investment undertakings, stocks, debt securities, derivatives or alternative investments. The strategic weight for asset classes other than debt securities is 25%, but the share of these investments can vary between 10% and 40% of the assets depending on market conditions and other circumstances. This means that the proportions of fixed income, equities and alternative investments can vary significantly between periods. Proportion of alternative investment may represent up to 30% of the assets. Derivatives can be used to hedge against currency exchange rate change risk.																		
COMMENT																		
Global equity markets rebounded in Q2, and the value of investment direction also rose. Major US equity indices reached record highs, but the US dollar's biggest depreciation in a decade (-8.0% in 3 months) led to a moderate increase in euro returns. The uncertainty of US tariffs, and the variability of the level and application of taxes, caused significant stock market volatility at the beginning of Q2. Our strategic allocation and forward tactical plan of action are useful at such times. In times of market panics, we replenish our funds with cheaper shares according to our own rules, while in balanced funds we sell some bonds and buy shares. This is what we did in April this year. This is a short-term action which we have realised with a small profit and have returned to our normal portfolio structure. Part of the investment direction's assets are in alternative investments: private equity, private debt and real estate. This significantly reduces the price volatility of the investment basket but allows it to maintain a high return potential. While equity markets returned negatively in the first half of 2025, alternative investments in aggregate earned a modest positive return. Over the same period, direct investments in Baltic equities have also been profitable. In April, we returned a classic US ETF instead of an 'equal weight' fund in the US equities section. As markets recover, US technology stocks, which are fewer in the 'equal weight' fund, look more promising. In the second half of the last quarter, the primary bond market was very active, and we have added several new positions to the investment direction's portfolio accordingly. Active participation in the market during the initial placement provides an opportunity to acquire new issues at attractive yields and earn additional returns. The total yield of the bond portfolio is currently above 4.0%.																		
GRAPH SINCE LAUNCH OF THE INVESTMENT BASKET		RETURN ON INVESTMENT IN DIFFERENT PERIODS																
		<table><thead><tr><th></th><th>Investment basket</th><th>Benchmark index*</th></tr></thead><tbody><tr><td>2025 Q2</td><td>1,97 %</td><td>2,46 %</td></tr><tr><td>Since start of the year</td><td>1,14 %</td><td>1,36 %</td></tr><tr><td>1 year</td><td>5,93 %</td><td>6,61 %</td></tr><tr><td>Since creation</td><td>21,18 %</td><td>21,62 %</td></tr></tbody></table> Please note that past results of the investment basket do not guarantee the same results and profitability in the future. Past performance is not a reliable indicator of future performance. Risk level of the investment basket: 1 2 3 4 5 6 7 LOWER RISK ← → HIGHER RISK			Investment basket	Benchmark index*	2025 Q2	1,97 %	2,46 %	Since start of the year	1,14 %	1,36 %	1 year	5,93 %	6,61 %	Since creation	21,18 %	21,62 %
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DISTRIBUTION BY ASSET CLASS		GEOGRAPHICAL DISTRIBUTION**																
																		

* From November 30, 2023, the composite comparative index is applied:

21,75% MSCI World IMI Net Total Return USD Index (M1WOIM Index) (converted to EUR)
 18,00% Bloomberg Barclays Series-E Euro Govt 3-5 Year Bond Index (BERPG2 Index)
 18,00% Bloomberg Barclays EuroAgg Corporate 3-5 Year TR Index Value (LEC3TREU Index)
 14,40% Bloomberg Pan Euro EM: Europe Total Return Index Unhedged EUR (I04339EU Index)
 14,40% Bloomberg Pan-European High Yield (Euro) TR Index (I02501EU Index)
 7,20% Bloomberg EM USD Aggregate: Sovereign Total Return Index Hedged EUR (H12875EU Index)
 3,25% MSCI Emerging Markets ex China Net Total Return USD Index (M1CXBRV Index) (converted to EUR)
 3,00% European Central Bank ESTR OIS Index (OISESTR Index)

** The geographical distribution is indicated considering the countries of the economic logic of the investments, as well as the investment components of collective investment funds (CIF) and exchange-traded funds (ETF), guided by their reports. If these reports do not specify the investment components of the CIF or ETF, the country of registration of the CIF or ETF is used.

The document contains information about the past results of the investment baskets of UAB Artea Life Insurance (hereinafter - the Company), offered under the unit-linked insurance contract. Investing is associated with risk, the value of investments can both decrease and increase. Past results do not guarantee the same results in the future.

You are responsible for your own investment decisions, so you should thoroughly familiarize yourself with the unit-linked insurance terms and conditions, investment basket rules, pricelist and other important information before making them. These documents and information are available at www.artea.lt/en.

This information cannot be interpreted as a recommendation, instruction or invitation to invest in specific investment baskets and cannot be the basis or part of any subsequent transaction. Although this information has been prepared based on sources believed to be reliable, the Company is not responsible for possible inaccuracies or losses that may be incurred by investors following it.

Largest holdings

Data as of 2025-06-30:

- BLACKROCK GIF I EMMK GV-I2HE | LU1373035663 | 5,39%
- iShares MSCI USA screened UCITS ETF | SGAS GY | 4,53%
- Invesco MSCI USA Universal Screened UCITS ETF Acc | ESGU GY | 4,50%
- Xtrackers II EUR High Yield Co | XHYA GY | 3,88%
- ROMANI 3.624 05/26/30 | XS2178857954 | 3,23%
- iShares MSCI EM ex-China UCITS ETF | MTPI FP | 3,12%
- iShares MSCI World Screened UCITS ETF | SNAW GY | 2,80%
- Invesco MSCI USA UCITS ETF Acc | SMSUSA GY | 2,45%
- iShares J.P. Morgan USD EM Bon | IS3C GY | 2,20%
- POLAND 3 5/8 01/11/34 | XS2746102479 | 1,78%