
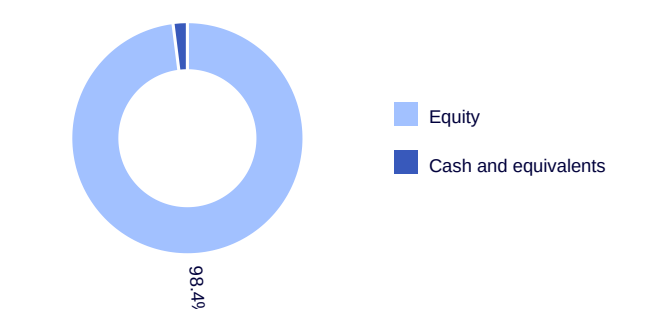
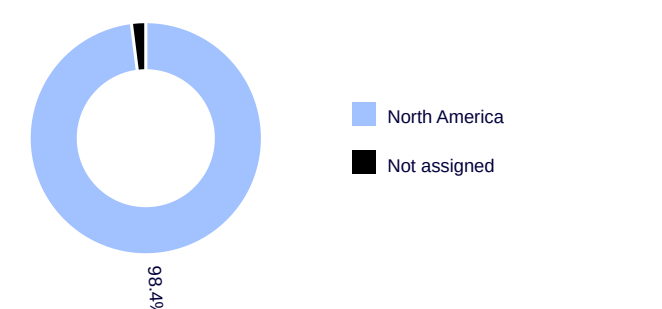


<div>Artea</div>		USA Equity																
		2025 Q2																
GENERAL INFORMATION																		
Start of operations	2022 07 01	Unit value of investment basket	147,23 EUR															
Net asset value	16 020 621,32 EUR	Management fee	0,75 %															
INVESTMENT STRATEGY																		
The assets are invested in investment objects related to the US stock market: equity, exchange-traded funds, index funds or other objects that invest in the US stock market. Proportion of alternative investments may represent up to 30% of the assets. In order to reduce the investment risk in the event of adverse market conditions, part of the assets may be invested in money market instruments, money market funds, deposits with a maturity of 12 months or less.																		
COMMENT																		
In Q2, global equity markets rebounded, and the value of investment direction also rose, by 2.6%.																		
The uncertainty of US tariffs (duties), the uncertainty of their level and timing, and the 'One Big Beautiful Bill' on tax and budget reform caused significant stock market volatility around the world at the start of Q2. The war in the Middle East also added fuel to the fire. However, investors have subsequently regained confidence and risk appetite, aided by solid corporate performance in Q1. 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 rise in euro returns. The S&P 500 index of the largest US companies rose by 10.9% over the quarter, but its return in euro terms was only 2.0%. High-tech stocks were the strongest performers, with the Nasdaq 100 index, which reflects the direction of the US economy, rising by 8.1% in euro terms. The index reflecting the share prices of the Magnificent Seven rose by an even greater 11.2%.																		
In April, we brought back the classic US ETF instead of the 'equal weight' fund. As markets recover, shares of technology companies, which are less present in the 'equal weight' fund, look more promising.																		
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>1,38 %</td><td>2,66 %</td></tr><tr><td>Since start of the year</td><td>-6,14 %</td><td>-5,93 %</td></tr><tr><td>1 year</td><td>3,59 %</td><td>5,34 %</td></tr><tr><td>Since creation</td><td>47,23 %</td><td>49,89 %</td></tr></tbody></table> <p>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.</p>			Investment basket	Benchmark index*	2025 Q2	1,38 %	2,66 %	Since start of the year	-6,14 %	-5,93 %	1 year	3,59 %	5,34 %	Since creation	47,23 %	49,89 %
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<div>Risk level of the investment basket:</div> <div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div><div>7</div></div> <div>LOWER RISK ← → HIGHER RISK</div>																		
DISTRIBUTION BY ASSET CLASS		GEOGRAPHICAL DISTRIBUTION**																
																		

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

100,00% MSCI USA Net Total Return USD Index (NDDUUS Index) (converted to EUR)

** 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:

- Invesco MSCI USA UCITS ETF Acc | SMSUSA GY | 98,43%