



March 2026

Wealth Builder: Strategic Allocation for Stability & Growth

VanEck Wealth Builder Plus Models

VanEck Wealth Builder Core Models



vaneck.com



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Firm Overview

Who We Are: A Macro Perspective

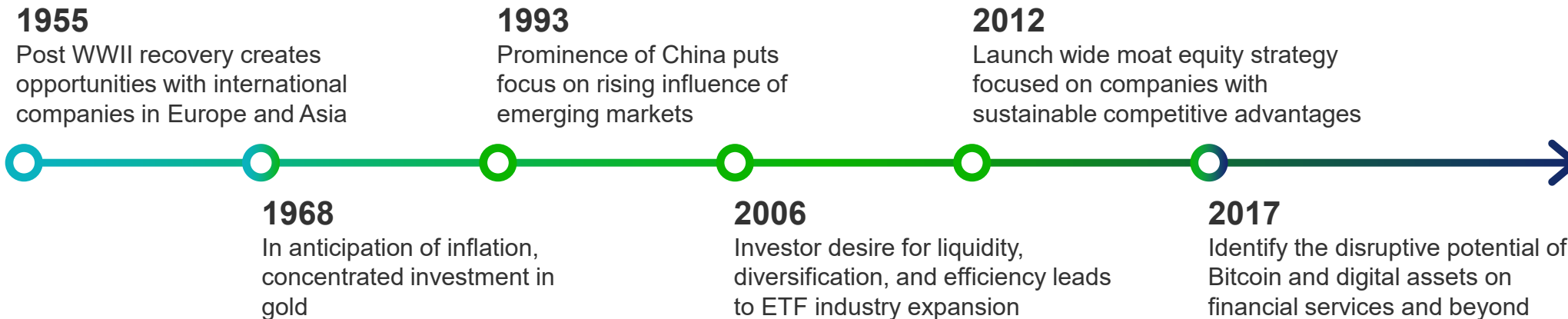
For more than 70 years, VanEck has sought to identify trends—economic, technological, political, and social—that shape financial markets. We consider whether these create opportunities, perhaps even new asset classes, or present potential risks to existing portfolios.

Through intelligently designed, competitively priced solutions we empower investors to gain exposure effectively.



John C. van Eck
 Founder | b. 1915, d. 2014

VanEck’s Business Expansion Has Been Shaped By Identifying Influential Investment Themes



Who We Are

ETF Leadership

Over 200 ETFs and ETNs available globally

Active Management

EM Equity and Debt, Natural Resources, Gold, Digital Assets

Private Funds / Venture

Access to crypto companies at each stage of the growth cycle

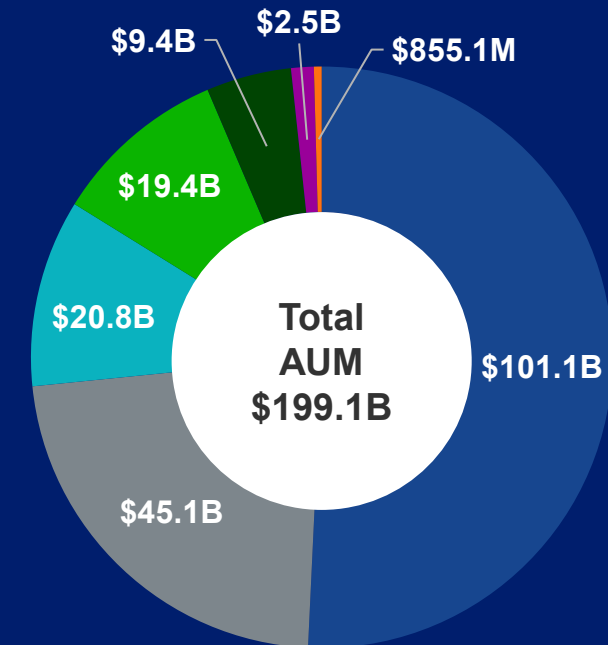
MarketVector Indices

245+ indices that establish new paradigms

Data as of March 31, 2025.

Strategies offered in mutual, pooled and off-shore funds, separate accounts, variable insurance portfolios, sub-advisory, ETFs and limited partnerships.

VanEck Assets Under Management



- U.S. and International Equity
- Emerging Markets Equity and Fixed Income
- Gold and Precious Metals
- Digital Assets
- Natural Resources and Commodities
- Asset Allocation
- U.S. and International Fixed Income



Access the Opportunities

Asset Allocation Committee Sets Capital Market Expectations



Access the Opportunities



Jan van Eck
CEO

- Joined VanEck in 1991, has been an Executive Management Team member since 1998 and became CEO in 2010
- Founded the firm's ETF business in 2006
- JD, Stanford University
- Graduated Phi Beta Kappa from Williams College with a major in Economics



David Schassler
Portfolio Manager, Head of the MAS Team

- Joined VanEck in 2012
- Prior to VanEck, Director and Portfolio Manager within the UBS Portfolio Strategy Group
- MBA, Finance, New York University
- BS, Business Economics, State University of New York College at Cortland



Charles Cameron
Deputy Portfolio Manger for the active Natural Resources Equity Strategy

- Joined VanEck in 1995
- Prior to VanEck, Trader at Standard Chartered; specialized in Eurobond and emerging markets fixed income securities
- MBA, Finance, New York University
- BS, Finance, Boston College

Multi-Asset Solutions Team Implements the Strategy



Access the Opportunities



David Schassler

Portfolio Manager, Head of the MAS Team

- Joined VanEck in 2012
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- MBA, Finance, New York University
- BS, Business Economics, State University of New York College at Cortland



John Lau, CFA

Senior Portfolio
Implementation Manager



Carlos Nogueira

Senior Quantitative
Analyst



Joseph Schafer

Senior Quantitative
Engineer



Barak Laks

Senior Quantitative
Strategist



Tucker van Eck

Portfolio Management
Associate



Investment Committee Monitors Active Strategies



Access the Opportunities

Investment Committee →

CHAIRS



Jan van Eck
CEO

DEPUTY CO-CHAIRS



Greg Krenzer
Head of Investment Risk



David Schassler
Head of Multi-Asset Solutions

MEMBERS



Shawn Reynolds
Portfolio Manager,
Natural Resources



Charles Cameron
Deputy Portfolio Manager,
Natural Resources


Natural Resources & Commodities
Portfolio Manager
Shawn Reynolds
Deputy Portfolio Manager
Charles Cameron




Emerging Market Equity
Portfolio Manager
Ola El-Shawarby
Deputy Portfolio Manager
Angus Shillington




Gold & Precious Metals
Portfolio Manager
Imaru Casanova
Gold Strategist
Joe Foster



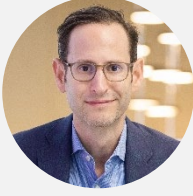
Emerging Market Debt
Portfolio Manager
Eric Fine
Deputy Portfolio Manager
David Austerweil



Multi-Asset Solutions (MAS)
Head / Portfolio Manager
David Schassler
Deputy Portfolio Manager
John Lau



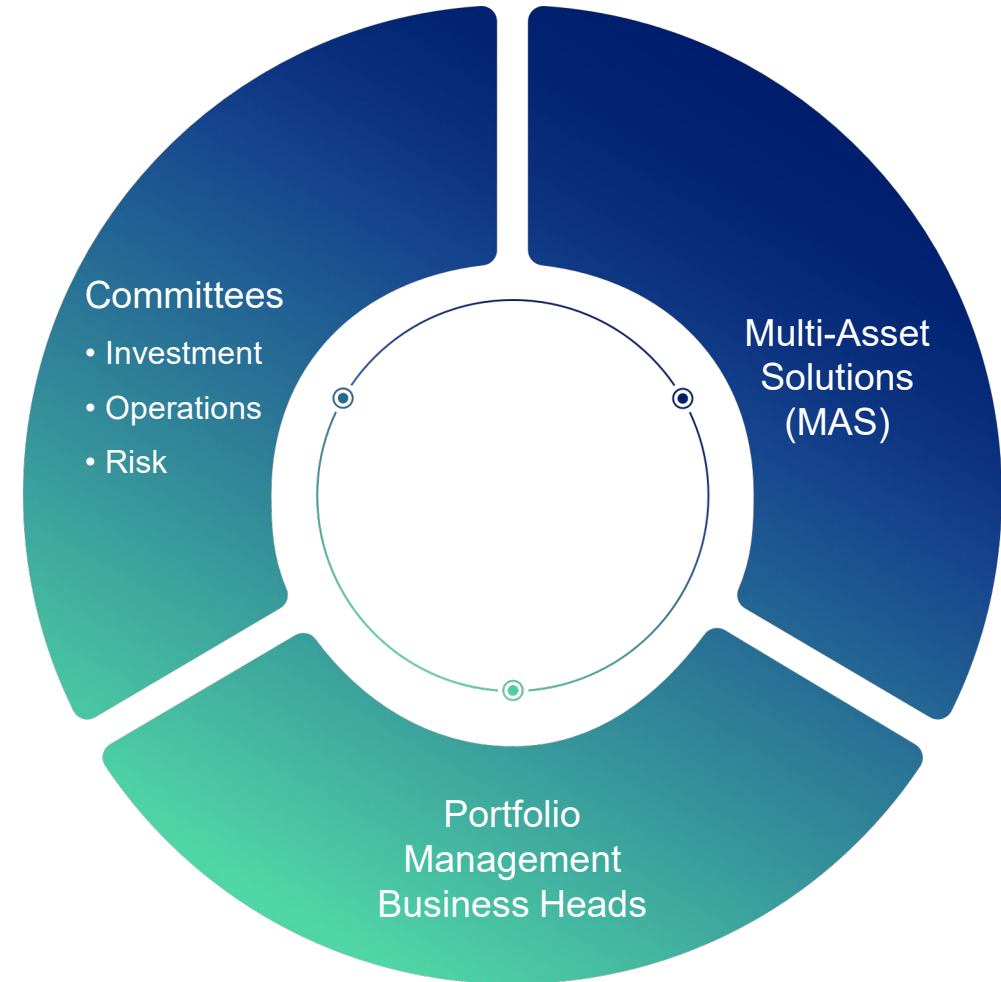
Digital Assets
Head of Research /
Portfolio Manager
Matthew Sigel
Portfolio Manager
Pranav Kanade
General Partner, VanEck Ventures
Wyatt Lonergan



Multi-Layered, Collaborative Approach to Business Oversight

Multi-Layered Framework

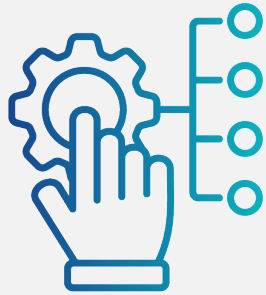
1. Investment Committees monitor strategies/accounts
 - Investment Committee
 - ETF Investment Committee
 - Investment Operations Committee
 - Risk Management Committee
2. Each strategy has a lead portfolio manager supported by a team of analysts
3. Multi-Asset Solutions (MAS) quantitatively analyze performance and risk



Source: VanEck. Information regarding portfolio composition, portfolio composition methodology, investment process or limits, or valuation methods of evaluating companies and markets are intended as guidelines which may be modified or changed by VanEck at any time in its sole discretion without notice.

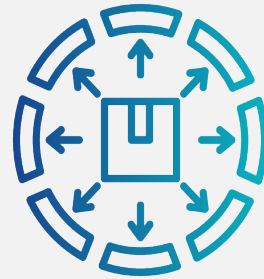
Philosophy & Process

Go Beyond Conventional



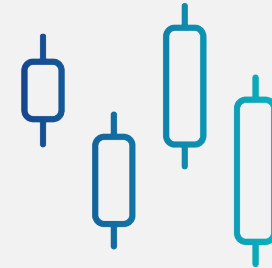
Prudent Exposure to Structural Themes

Measured access to long-term drivers such as disruptive technology, real assets and debasement protection.



Diversified Asset Allocation Framework

Balanced mix of traditional, real, and digital assets designed to perform across a range of economic environments.



Disciplined, Robust Portfolio Construction

A systematic approach to weighting, risk management, and diversification aimed at delivering consistent long-term outcomes.

Purposefully Engineered for Every Market

Investment Philosophy & Approach

Markets are constantly shifting, and the biggest opportunities come from understanding where the world is going next.

We invest across asset classes using macroeconomic and fundamental insights to identify the major forces shaping markets.

Quantitative investment techniques help us interpret market signals, manage risk, and refine our positioning. We adapt quickly—adjusting to new information and confirming our views through market pricing.

Diversification is our edge - across asset classes, investment themes, risk factors, and individual holdings. The goal? Capturing the next big opportunity while delivering strong, consistent performance across cycles.

1

Identify Market Drivers

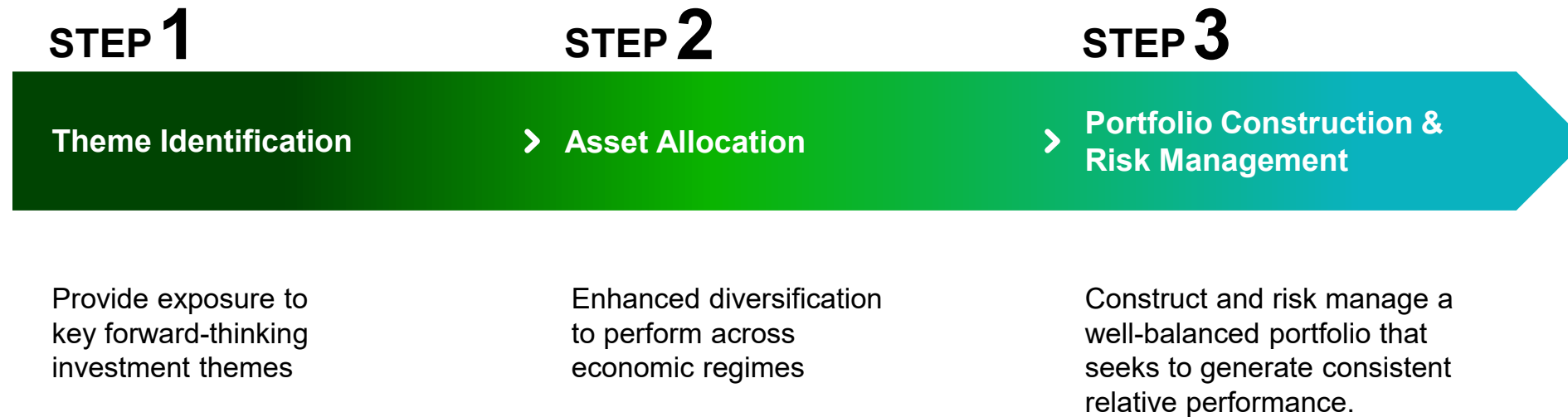
2

Adapt Quickly

3

Risk Management

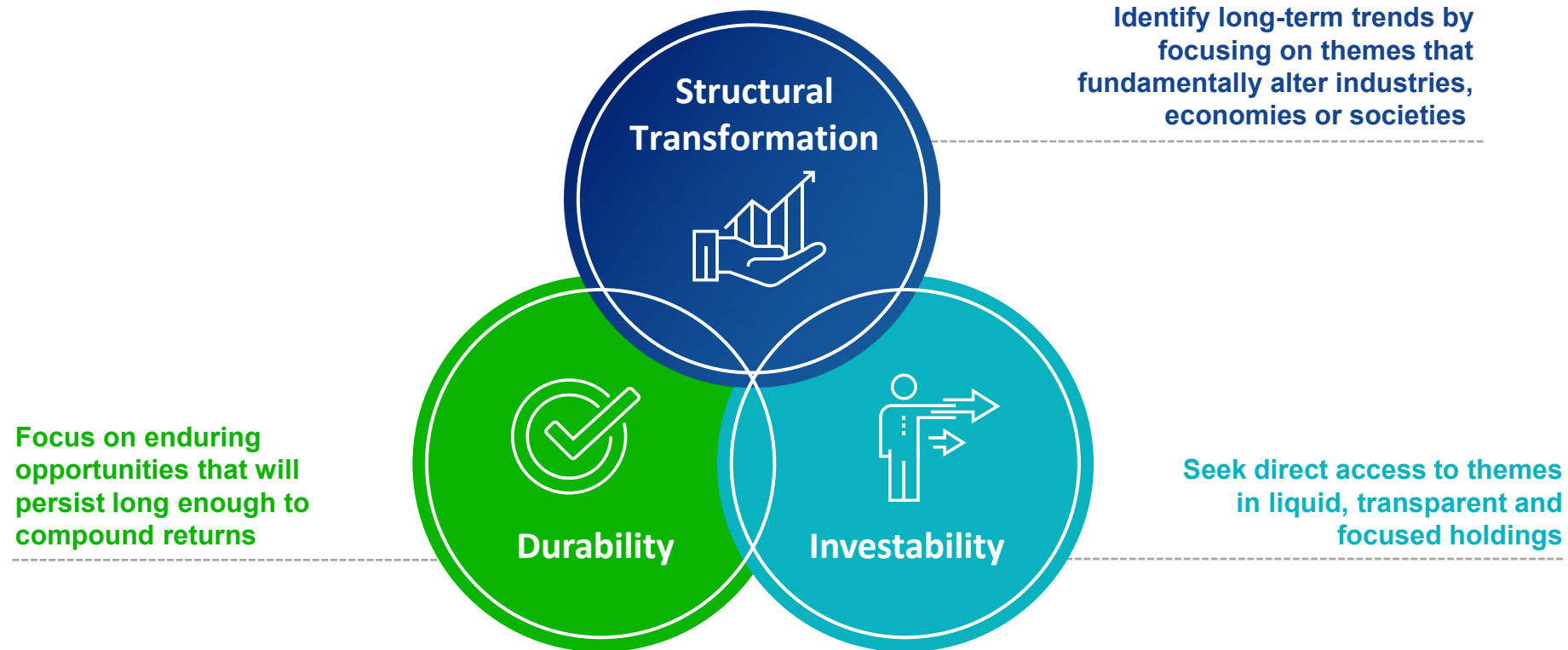
A Robust Investment Process



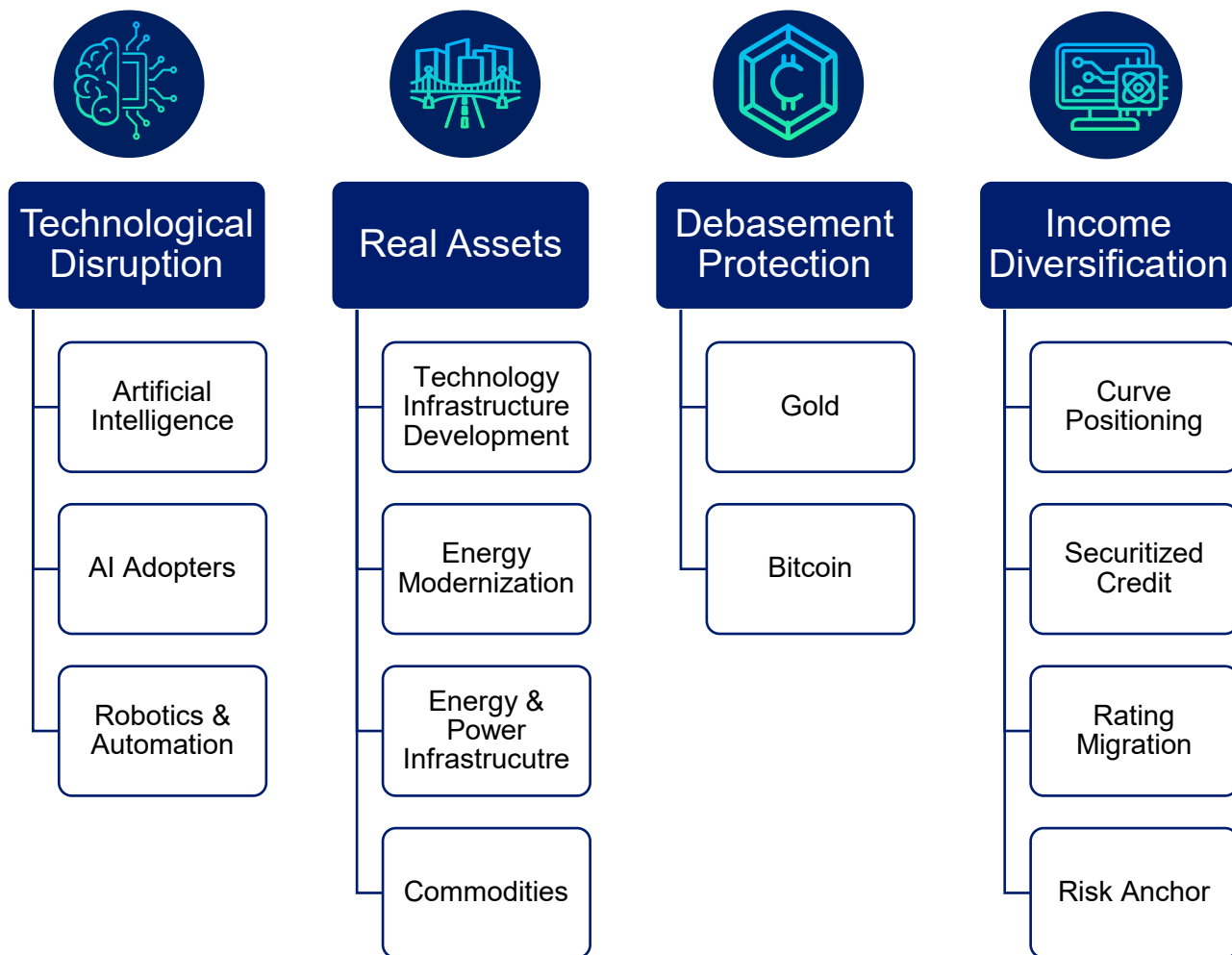
Step 1: Theme Identification



Theme Identification Framework



Structural Themes Target Big Opportunities Across Markets



- Technological Disruption**
 Advances in AI, robotics, and next-generation computing that reshape productivity, industry structure, and long-run economic growth.
- Real Assets**
 Energy, industrial capacity, and critical infrastructure required to power and modernize the global economy across cycles.
- Debasement Protection**
 Exposures such as Bitcoin and gold that can help preserve purchasing power amid long-term inflationary and currency dynamics.
- Income Diversification**
 Target Income opportunities beyond the aggregate bond index which expands into international markets, high yield credit, and CLOs.
- Together, these themes represent a global opportunity set that is reshaping markets, capital flows, and long-term investment outcomes.

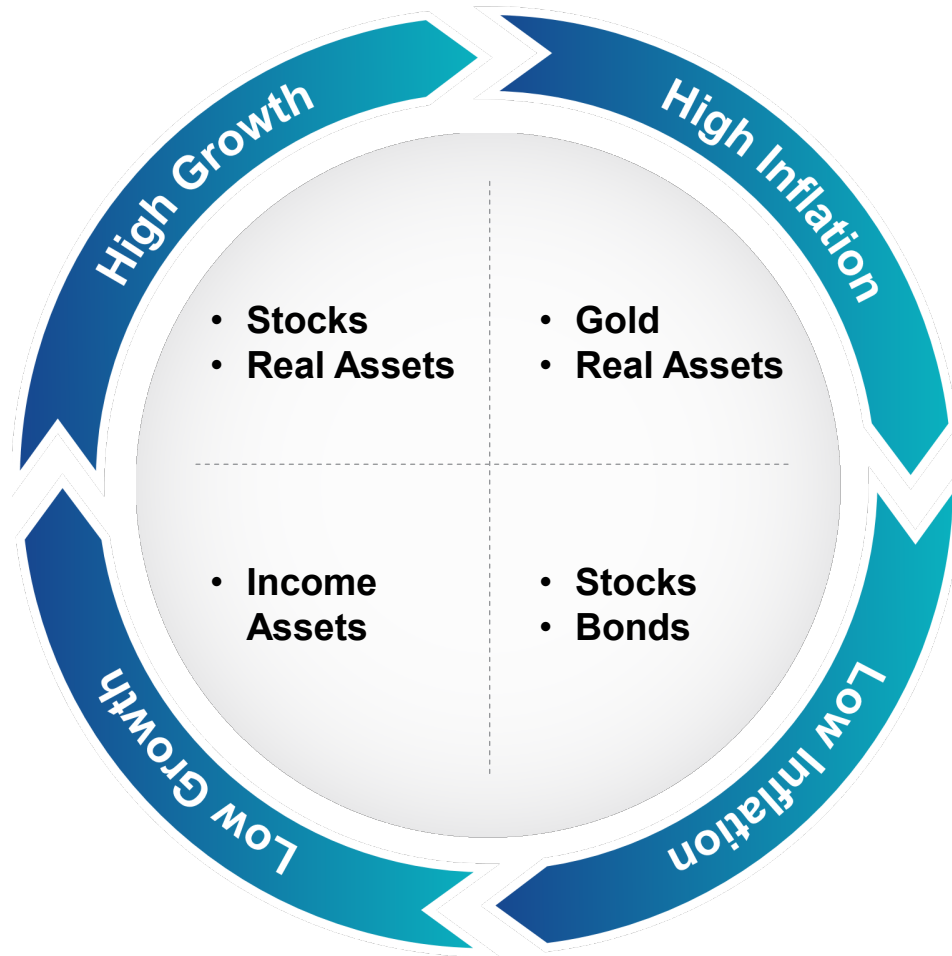
Source: VanEck. Investments in digital assets are subject to significant risk and are not suitable for all investors.

Step 2: Asset Allocation



Access the Opportunities

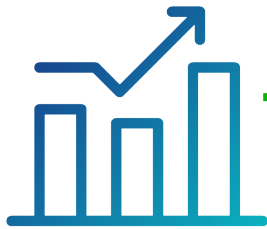
Managing Risk Across Economic Regimes



- Distinct economic environments reward different asset types.
- Allocating across exposures with unique return drivers can improve risk-adjusted outcomes.
- Balanced allocations benefit from assets that respond differently to inflation and growth conditions.

Source: VanEck. Investments in digital assets are subject to significant risk and are not suitable for all investors.

A Truly Diversified Solution



Equities

Exposure to global companies with diversification across:

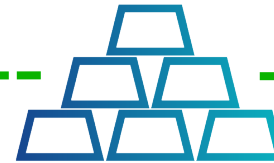
- Market Cap
- Style Factors
- Global Developed
- Emerging Markets



Fixed Income

Income and stability through diversification across:

- Duration
- Credit
- Style Factors
- Geography/Currency



Real Assets

Inflation protection, exposure to growth, and diversification:

- Commodities
- Gold Bullion
- Natural Resource Equities

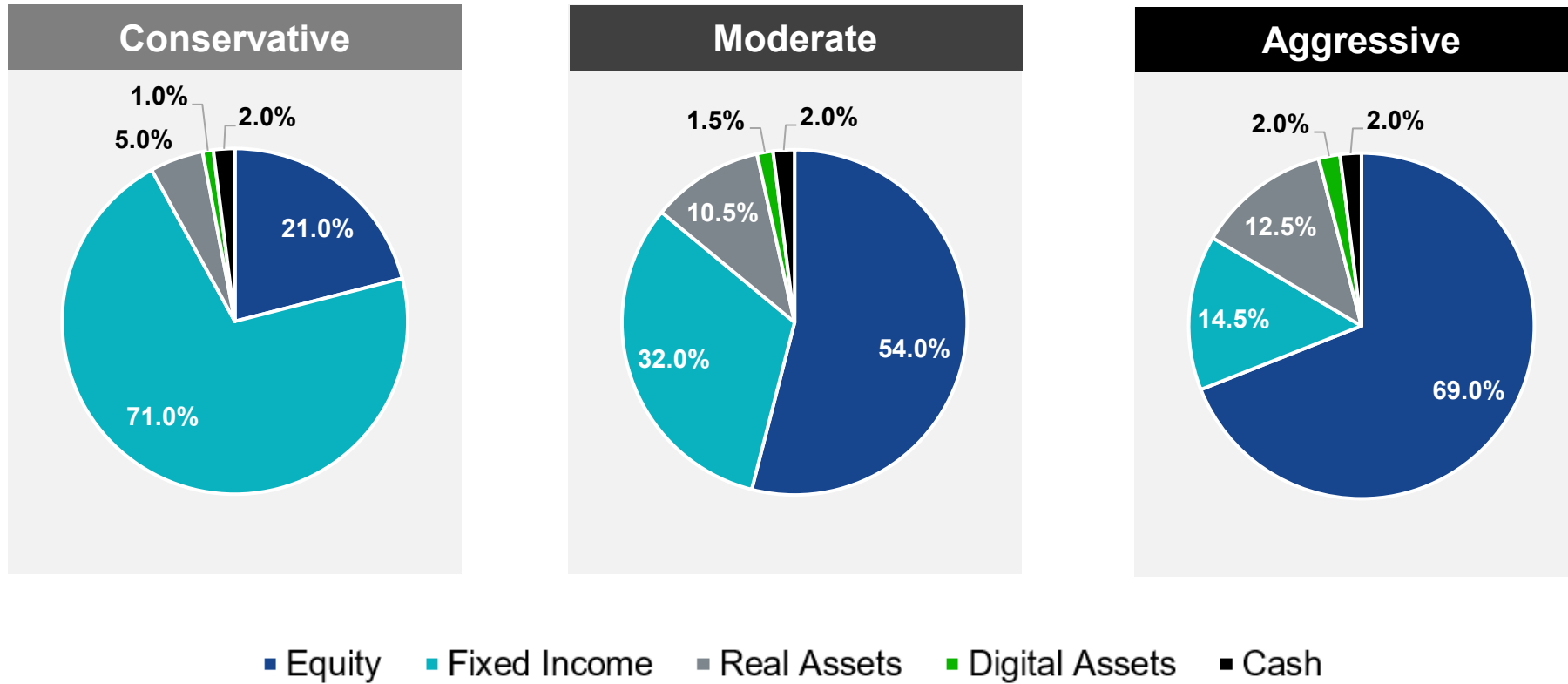


Digital Assets

Diversification:

- Bitcoin

Available in Three Different Risk Tolerances



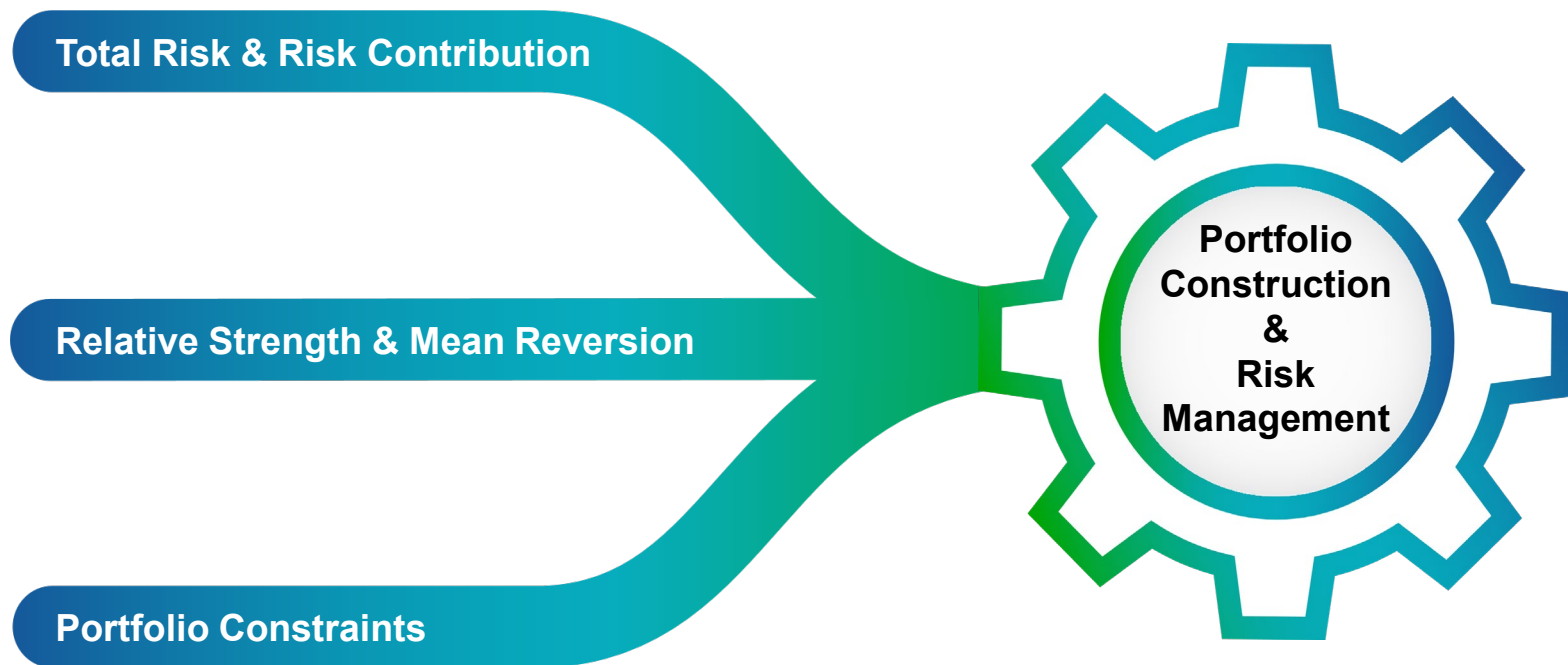
Source: VanEck, FactSet. Exposures represent current holdings as of 3/31/2026.

Step 3: Portfolio Construction & Risk Management



Access the Opportunities

Quantitative Risk Management Framework



- **Target an overall tracking error of approximately 2-3% over the medium term**, with total risk measured and monitored using tracking error and volatility at the portfolio, asset-class and position levels.
- **Risk is managed by contribution**, ensuring diversified sources of risk across asset classes rather than concentration in any single driver.
- **Position-level risk adjustments are informed by relative trend assessment and mean-reversion signals**, allowing exposures to be trimmed when extended and increased when dislocated.
- **Portfolio constraints** are designed to maintain a stable risk and reward profile across market environments.

Robust Rebalance Framework Keeps Portfolio Consistent

Plus Strategy		Equity	Fixed Income	Real Assets	Digital Assets
Conservative	Max	27.5%	82.5%	6.5%	3.0%
	Target	22.5%	73.0%	3.5%	1.0%
	Min	15.0%	65.0%	1.5%	0.5%
Moderate	Max	70.0%	42.5%	12.0%	5.0%
	Target	57.0%	33.5%	7.5%	2.0%
	Min	47.0%	27.5%	4.0%	1.0%
Aggressive	Max	83.0%	22.5%	15.0%	6.0%
	Target	72.0%	16.0%	9.5%	2.5%
	Min	63.0%	11.0%	6.0%	1.5%

Source: VanEck. Investments in digital assets are subject to significant risk and are not suitable for all investors.

Risks for Consideration

Active Management Risk

- Active approach relies on discretionary assessment of factors with a systemic overlay for optimization
- The strategy is benchmark aware, but may still result in tracking error

Market Risk

- Investments may fluctuate, leading to losses, particularly in volatile or declining markets
- Diversification does not eliminate the risk of loss in a down market

Digital Assets Risk

- Digital assets can experience extreme price fluctuations driven by speculation, media or market sentiment
- High volatility makes these investments riskier and less predictable compared to some traditional asset classes

Emerging Markets Risk

- Investing in emerging markets may be subject to political instability, corruption or economic turmoil
- Changes in government, civil unrest, or unfavorable policies could significantly impact investments

Credit Risk

- High yield investments carry higher default risks due to the lower credit ratings of issuers
- High yield credit tends to be more sensitive to interest rate fluctuations which may lead to losses when interest rates rise

Current Positioning & Performance

Current Wealth Builder Plus Holdings Across Risk Tolerances

	Name	Ticker	Sub Asset Class	Conservative	Moderate	Aggressive	
Equity	Invesco QQQ Trust Series I	QQQ	U.S.	3.5%	12.0%	16.0%	
	Invesco S&P 500 Equal Weight ETF	RSP	U.S.	0.5%	0.0%	0.0%	
	iShares Russell 1000 Value ETF	IWD	U.S.	0.0%	0.5%	1.0%	
	Vanguard Mid-Cap ETF	VO	U.S.	1.0%	2.5%	3.5%	
	Vanguard S&P 500 ETF	VOO	U.S.	5.5%	15.0%	18.0%	
	Vanguard Small-Cap ETF	VB	U.S.	0.5%	2.0%	2.5%	
	Global X MSCI Norway ETF	NORW	International Developed	0.0%	0.5%	0.5%	
	iShares MSCI South Korea ETF	EWY	International Developed	0.0%	0.5%	0.5%	
	iShares MSCI Spain ETF	EWP	International Developed	0.5%	0.5%	0.5%	
	VanEck Israel ETF	ISRA	International Developed	0.5%	0.5%	0.5%	
	Vanguard Total International Stock ETF	VXUS	International Developed	1.5%	4.0%	5.0%	
	Vanguard International High Dividend Yield ETF	VYMI	International Developed	1.5%	3.0%	4.5%	
	WisdomTree Japan Hedged Equity ETF	DXJ	International Developed	0.5%	0.5%	0.5%	
	Vanguard FTSE Emerging Markets ETF	VWO	Emerging Markets	1.0%	2.5%	3.0%	
	VanEck Morningstar Wide Moat ETF	MOAT	Thematic - Economic Moats	1.0%	2.0%	3.0%	
	VanEck Morningstar SMID Moat ETF	SMOT	Thematic - Economic Moats	0.5%	1.0%	1.0%	
	Invesco Aerospace & Defense ETF	PPA	Thematic - Defense	0.5%	1.5%	1.5%	
	Defiance Quantum ETF	QTUM	Thematic - AI & Tech	0.5%	1.0%	2.0%	
	VanEck Semiconductor ETF	SMH	Thematic - AI & Tech	1.5%	2.5%	3.5%	
	Franklin FTSE India ETF	FLIN	Thematic - Leapfrog Innovation	0.0%	0.5%	0.5%	
	VanEck India Growth Leaders ETF	GLIN	Thematic - Leapfrog Innovation	0.0%	0.5%	0.5%	
	iShares China Large-Cap ETF	FXI	Thematic - Emerging Markets	0.0%	0.5%	0.0%	
	VanEck Alternative Asset Manager ETF	GPZ	Thematic - Private Credit	0.5%	0.5%	1.0%	
	TOTAL EQUITY	--	--	21.0%	54.0%	69.0%	
	Fixed Income	iShares 1-3 Year Treasury Bond ETF	SHY	U.S. Treasuries	10.5%	5.5%	2.5%
		iShares 7-10 Year Treasury Bond ETF	IEF	U.S. Treasuries	18.5%	8.5%	3.5%
		iShares 20+ Year Treasury Bond ETF	TLT	U.S. Treasuries	8.5%	3.5%	1.5%
VanEck Moody's Analytics IG Corporate Bond ETF		MIG	Thematic - Attractive Valuation	11.0%	5.0%	2.5%	
VanEck Fallen Angel High Yield Bond ETF		ANGL	Thematic - High Quality High Yield	6.0%	2.0%	0.5%	
VanEck CLO ETF		CLOI	Thematic - Yield & Safety	6.0%	2.5%	1.5%	
VanEck IG Floating Rate ETF		FLTR	Thematic - Yield & Low Duration	6.0%	2.5%	1.0%	
VanEck Emerging Markets High Yield Bond ETF		HYEM	Thematic - Emerging Markets	4.0%	1.5%	0.5%	
VanEck BDC Income ETF		BIZD	Thematic - Private Markets	0.5%	1.0%	1.0%	
TOTAL FIXED INCOME		--	--	71.0%	32.0%	14.5%	
Real Assets		Global X U.S. Infrastructure Development ETF	PAVE	Thematic - Infra. Development	0.5%	1.0%	1.5%
	VanEck Energy Income ETF	EINC	Thematic - Energy Transition	0.5%	1.5%	1.5%	
	VanEck Merk Gold ETF	OUNZ	Thematic - De-Dollarization	2.5%	4.5%	5.5%	
	VanEck Real Assets ETF	RAAX	Thematic - Real Assets	1.0%	2.5%	3.0%	
	VanEck Uranium and Nuclear ETF	NLR	Thematic - Energy Transition	0.5%	1.0%	1.0%	
TOTAL REAL ASSETS	--	--	5.0%	10.5%	12.5%		
Digital Assets	VanEck Bitcoin ETF	HODL	Thematic - De-Dollarization	1.0%	1.5%	2.0%	
TOTAL DIGITAL ASSETS	--	--	1.0%	1.5%	2.0%		

Source: VanEck, FactSet. As of 3/31/2026. Not intended as a recommendation to buy or sell any funds referenced herein or to adopt any investment strategy, or as financial advice. Strategy holdings exclude cash; actual holdings may vary. Investment in digital assets are subject to significant risk and are not suitable for all investors. It is possible to lose your entire principal investment. The views and opinions stated herein should not be construed as any call to action, are not recommendations to buy or sell any security or digital asset, or to adopt any investment strategy, are for illustrative purposes only, are subject to change without notice, and are those of the speaker(s) and not necessarily those of VanEck or its other employees. Past performance is no guarantee of future results.

Current Wealth Builder Core Holdings Across Risk Tolerances

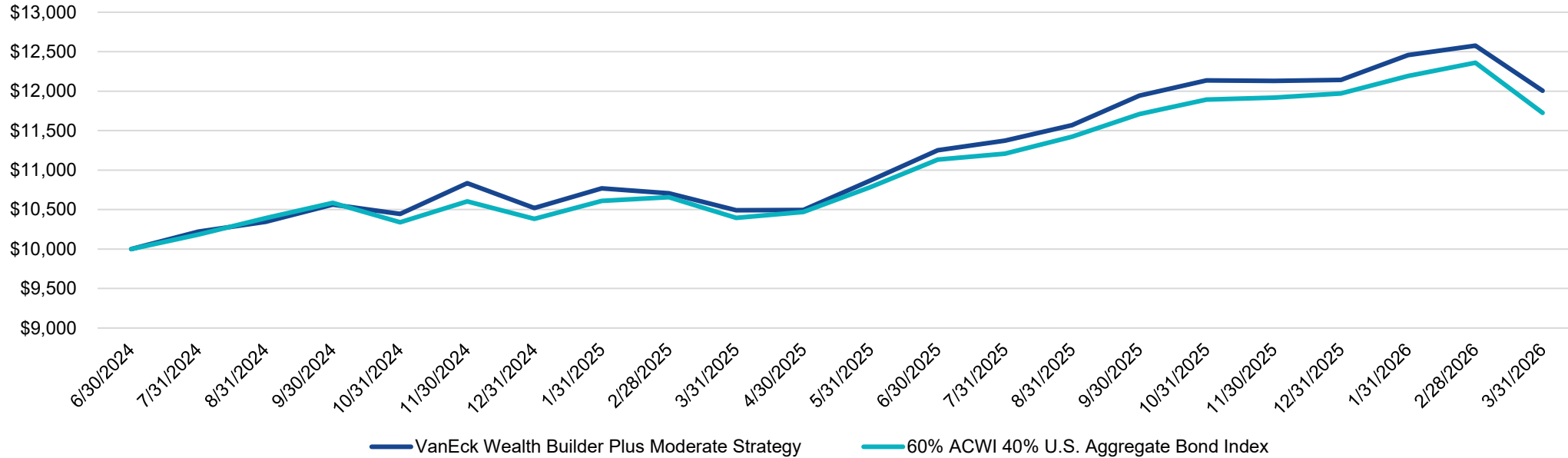
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	iShares Russell 1000 Value ETF	IWD	U.S.	0.0%	1.0%	1.0%	
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	Vanguard S&P 500 ETF	VOO	U.S.	5.5%	15.0%	18.0%	
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	Global X MSCI Norway ETF	NORW	International Developed	0.0%	0.5%	0.5%	
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TOTAL REAL ASSETS	--	--	4.5%	10.5%	12.5%		

Source: VanEck, FactSet. As of 3/31/2026. Not intended as a recommendation to buy or sell any funds referenced herein or to adopt any investment strategy, or as financial advice. Strategy holdings exclude cash; actual holdings may vary. It is possible to lose your entire principal investment. The views and opinions stated herein should not be construed as any call to action, are not recommendations to buy or sell any security or to adopt any investment strategy, are for illustrative purposes only, are subject to change without notice, and are those of the speaker(s) and not necessarily those of VanEck or its other employees. Past performance is no guarantee of future results.



Strategy Risk and Return Characteristics

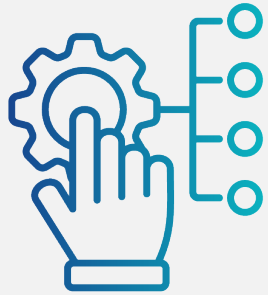
Hypothetical growth of \$10,000



7/1/2024 – 3/31/2026	Annualized Return Since Inception	Standard Deviation	Sharpe Ratio	Max Drawdown	Up Capture Ratio	Down Capture Ratio	Beta	Alpha	R2
VanEck Wealth Builder Plus Moderate Strategy	11.01	7.67	0.84	-4.54	98.57	90.51	0.99	1.41	91.61
60% ACWI 40% U.S. Aggregate Bond Index	9.51	7.38	0.69	-5.15	100.00	100.00	1.00	0.00	100.00

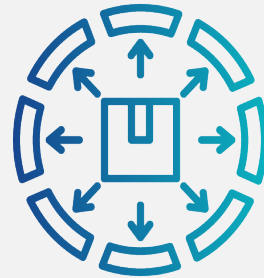
Source: VanEck, Morningstar. As of 3/31/2026. Performance quoted represents past performance. Past performance does not guarantee future results.

Go Beyond Conventional



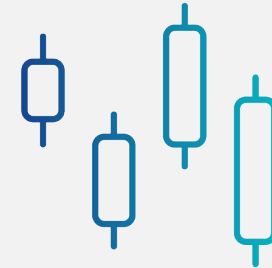
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Disciplined, Robust Portfolio Construction

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Appendix

Composite Performance



Van Eck Associates Corporation

Van Eck Wealth Builder Plus Conservative (Composite)

20% MSCI ACWI 80% ICE BofA US Broad Market Index (Benchmark)

Calendar Period	Total Return Gross of Fees (%)	Total Return Net of Fees (%)	Benchmark Return (%)	# of Portfolios	Composite Internal Dispersion (Avg. Monthly)*	Standard Deviation Comp**	Standard Deviation BM**	Total Composite Assets End Of Period (\$M)	Total Firm Assets End Of Period (\$M)	% of Firm Assets
2024***	3.32	3.32	2.60	<5	N/A	N/A	N/A	0	113,928	0.00
2025	10.21	10.21	9.89	<5	N/A	N/A	N/A	0	181,503	0.00
YTD 2026	-0.43	-0.43	-0.64	<5	N/A	N/A	N/A	0	199,399	0.00

Total Firm Assets for current period is preliminary and subject to change. Final AUM is available after the 20th calendar day of each month.

Reporting currency is in USD. Performance quoted represents past performance. Past performance does not guarantee future results. Source: VanEck as of 3/31/2026.

* Internal Dispersion N/A due to insignificant number of portfolios in the composite.

** Three-year standard deviation is a GIPS element starting in 2011. If "N/A" appears on or after that, it is because 36 monthly returns are not available in the composite.

*** Statistics are representative of the time period since inception. The composite's inception date is July 1, 2024.

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Plus Conservative (Composite)

20% MSCI ACWI 80% ICE BofA US Broad Market Index (Benchmark)

Calendar Periods	Gross of Fees Returns (%)	Net of Fees Return (%)	Benchmark Return (%)
Month to Date	-3.02	-3.02	-2.90
Last 3 Months	-0.43	-0.43	-0.64
Year to Date	-0.43	-0.43	-0.64
1 Year	8.06	8.06	7.14
3 Year	--	--	--
5 Year	--	--	--
7 Year	--	--	--
10 Year	--	--	--
Since Composite Inception	7.44	7.44	6.70

The performance quoted represents past performance. Past performance does not guarantee future results. Returns greater than 1 year are annualized.

Source: VanEck. As of 3/31/2026



Access the Opportunities

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Plus Moderate (Composite)

60% MSCI ACWI 40% ICE BofA US Broad Market Index (Benchmark)

Calendar Period	Total Return Gross of Fees (%)	Total Return Net of Fees (%)	Benchmark Return (%)	# of Portfolios	Composite Internal Dispersion (Avg. Monthly)*	Standard Deviation Comp**	Standard Deviation BM**	Total Composite Assets End Of Period (\$M)	Total Firm Assets End Of Period (\$M)	% of Firm Assets
2024***	5.21	5.21	3.81	<5	N/A	N/A	N/A	0	113,928	0.00
2025	15.41	15.41	15.31	<5	N/A	N/A	N/A	0	181,503	0.00
YTD 2026	-1.12	-1.12	-2.06	<5	N/A	N/A	N/A	0	199,399	0.00

Total Firm Assets for current period is preliminary and subject to change. Final AUM is available after the 20th calendar day of each month.

Reporting currency is in USD. Performance quoted represents past performance. Past performance does not guarantee future results. Source: VanEck as of 3/31/2026.

* Internal Dispersion N/A due to insignificant number of portfolios in the composite.

** Three-year standard deviation is a GIPS element starting in 2011. If "N/A" appears on or after that, it is because 36 monthly returns are not available in the composite.

*** Statistics are representative of the time period since inception. The composite's inception date is July 1, 2024.

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Plus Moderate (Composite)

60% MSCI ACWI 40% ICE BofA US Broad Market Index (Benchmark)

Calendar Periods	Gross of Fees Returns (%)	Net of Fees Return (%)	Benchmark Return (%)
Month to Date	-4.54	-4.54	-5.15
Last 3 Months	-1.12	-1.12	-2.06
Year to Date	-1.12	-1.12	-2.06
1 Year	14.45	14.45	12.78
3 Year	--	--	--
5 Year	--	--	--
7 Year	--	--	--
10 Year	--	--	--
Since Composite Inception	11.01	11.01	9.51

The performance quoted represents past performance. Past performance does not guarantee future results. Returns greater than 1 year are annualized.

Source: VanEck. As of 3/31/2026



Access the Opportunities

Composite Performance



Van Eck Associates Corporation

Van Eck Wealth Builder Plus Aggressive (Composite)

80% MSCI ACWI 20% ICE BofA US Broad Market Index (Benchmark)

Calendar Period	Total Return Gross of Fees (%)	Total Return Net of Fees (%)	Benchmark Return (%)	# of Portfolios	Composite Internal Dispersion (Avg. Monthly)*	Standard Deviation Comp**	Standard Deviation BM**	Total Composite Assets End Of Period (\$M)	Total Firm Assets End Of Period (\$M)	% of Firm Assets
2024***	6.09	6.09	4.37	<5	N/A	N/A	N/A	0	113,928	0.00
2025	18.33	18.33	17.98	<5	N/A	N/A	N/A	0	181,503	0.00
YTD 2026	-1.37	-1.37	-2.79	<5	N/A	N/A	N/A	0	199,399	0.00

Total Firm Assets for current period is preliminary and subject to change. Final AUM is available after the 20th calendar day of each month.

Reporting currency is in USD. Performance quoted represents past performance. Past performance does not guarantee future results. Source: VanEck as of 3/31/2026.

* Internal Dispersion N/A due to insignificant number of portfolios in the composite.

** Three-year standard deviation is a GIPS element starting in 2011. If "N/A" appears on or after that, it is because 36 monthly returns are not available in the composite.

*** Statistics are representative of the time period since inception. The composite's inception date is July 1, 2024.

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Plus Aggressive (Composite)

80% MSCI ACWI 20% ICE BofA US Broad Market Index (Benchmark)

Calendar Periods	Gross of Fees Returns (%)	Net of Fees Return (%)	Benchmark Return (%)
Month to Date	-5.20	-5.20	-6.26
Last 3 Months	-1.37	-1.37	-2.79
Year to Date	-1.37	-1.37	-2.79
1 Year	17.91	17.91	15.58
3 Year	--	--	--
5 Year	--	--	--
7 Year	--	--	--
10 Year	--	--	--
Since Composite Inception	12.97	12.97	10.82

The performance quoted represents past performance. Past performance does not guarantee future results. Returns greater than 1 year are annualized.

Source: VanEck. As of 3/31/2026



Access the Opportunities

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Conservative (Composite)

20% MSCI ACWI 80% ICE BofA US Broad Market Index (Benchmark)

Calendar Period	Total Return Gross of Fees (%)	Total Return Net of Fees (%)	Benchmark Return (%)	# of Portfolios	Composite Internal Dispersion (Avg. Monthly)*	Standard Deviation Comp**	Standard Deviation BM**	Total Composite Assets End Of Period (\$M)	Total Firm Assets End Of Period (\$M)	% of Firm Assets
2024***	2.76	2.76	2.60	<5	N/A	N/A	N/A	0	113,928	0.00
2025	10.31	10.31	9.89	<5	N/A	N/A	N/A	0	181,503	0.00
YTD 2026	-0.04	-0.04	-0.64	<5	N/A	N/A	N/A	0	199,399	0.00

Total Firm Assets for current period is preliminary and subject to change. Final AUM is available after the 20th calendar day of each month.

Reporting currency is in USD. Performance quoted represents past performance. Past performance does not guarantee future results. Source: VanEck as of 3/31/2026.

* Internal Dispersion N/A due to insignificant number of portfolios in the composite.

** Three-year standard deviation is a GIPS element starting in 2011. If "N/A" appears on or after that, it is because 36 monthly returns are not available in the composite.

*** Statistics are representative of the time period since inception. The composite's inception date is July 1, 2024.

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Conservative (Composite)

20% MSCI ACWI 80% ICE BofA US Broad Market Index (Benchmark)

Calendar Periods	Gross of Fees Returns (%)	Net of Fees Return (%)	Benchmark Return (%)
Month to Date	-3.08	-3.08	-2.90
Last 3 Months	-0.04	-0.04	-0.64
Year to Date	-0.04	-0.04	-0.64
1 Year	8.34	8.34	7.14
3 Year	--	--	--
5 Year	--	--	--
7 Year	--	--	--
10 Year	--	--	--
Since Composite Inception	7.39	7.39	6.70

The performance quoted represents past performance. Past performance does not guarantee future results. Returns greater than 1 year are annualized.

Source: VanEck. As of 3/31/2026



Access the Opportunities

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Moderate (Composite)

60% MSCI ACWI 40% ICE BofA US Broad Market Index (Benchmark)

Calendar Period	Total Return Gross of Fees (%)	Total Return Net of Fees (%)	Benchmark Return (%)	# of Portfolios	Composite Internal Dispersion (Avg. Monthly)*	Standard Deviation Comp**	Standard Deviation BM**	Total Composite Assets End Of Period (\$M)	Total Firm Assets End Of Period (\$M)	% of Firm Assets
2024***	4.17	4.17	3.81	<5	N/A	N/A	N/A	0	113,928	0.00
2025	15.97	15.97	15.31	<5	N/A	N/A	N/A	0	181,503	0.00
YTD 2026	-0.55	-0.55	-2.06	<5	N/A	N/A	N/A	0	199,399	0.00

Total Firm Assets for current period is preliminary and subject to change. Final AUM is available after the 20th calendar day of each month.

Reporting currency is in USD. Performance quoted represents past performance. Past performance does not guarantee future results. Source: VanEck as of 3/31/2026.

* Internal Dispersion N/A due to insignificant number of portfolios in the composite.

** Three-year standard deviation is a GIPS element starting in 2011. If "N/A" appears on or after that, it is because 36 monthly returns are not available in the composite.

*** Statistics are representative of the time period since inception. The composite's inception date is July 1, 2024.

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Moderate (Composite)

60% MSCI ACWI 40% ICE BofA US Broad Market Index (Benchmark)

Calendar Periods	Gross of Fees Returns (%)	Net of Fees Return (%)	Benchmark Return (%)
Month to Date	-4.69	-4.69	-5.15
Last 3 Months	-0.55	-0.55	-2.06
Year to Date	-0.55	-0.55	-2.06
1 Year	15.36	15.36	12.78
3 Year	--	--	--
5 Year	--	--	--
7 Year	--	--	--
10 Year	--	--	--
Since Composite Inception	11.05	11.05	9.51

The performance quoted represents past performance. Past performance does not guarantee future results. Returns greater than 1 year are annualized.

Source: VanEck. As of 3/31/2026



Access the Opportunities

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Aggressive (Composite)

80% MSCI ACWI 20% ICE BofA US Broad Market Index (Benchmark)

Calendar Period	Total Return Gross of Fees (%)	Total Return Net of Fees (%)	Benchmark Return (%)	# of Portfolios	Composite Internal Dispersion (Avg. Monthly)*	Standard Deviation Comp**	Standard Deviation BM**	Total Composite Assets End Of Period (\$M)	Total Firm Assets End Of Period (\$M)	% of Firm Assets
2024***	4.94	4.94	4.37	<5	N/A	N/A	N/A	0	113,928	0.00
2025	18.75	18.75	17.98	<5	N/A	N/A	N/A	0	181,503	0.00
YTD 2026	-0.77	-0.77	-2.79	<5	N/A	N/A	N/A	0	199,399	0.00

Total Firm Assets for current period is preliminary and subject to change. Final AUM is available after the 20th calendar day of each month.

Reporting currency is in USD. Performance quoted represents past performance. Past performance does not guarantee future results. Source: VanEck as of 3/31/2026.

* Internal Dispersion N/A due to insignificant number of portfolios in the composite.

** Three-year standard deviation is a GIPS element starting in 2011. If "N/A" appears on or after that, it is because 36 monthly returns are not available in the composite.

*** Statistics are representative of the time period since inception. The composite's inception date is July 1, 2024.

Composite Performance

Van Eck Associates Corporation

Van Eck Wealth Builder Aggressive (Composite)

80% MSCI ACWI 20% ICE BofA US Broad Market Index (Benchmark)

Calendar Periods	Gross of Fees Returns (%)	Net of Fees Return (%)	Benchmark Return (%)
Month to Date	-5.36	-5.36	-6.26
Last 3 Months	-0.77	-0.77	-2.79
Year to Date	-0.77	-0.77	-2.79
1 Year	18.70	18.70	15.58
3 Year	--	--	--
5 Year	--	--	--
7 Year	--	--	--
10 Year	--	--	--
Since Composite Inception	12.89	12.89	10.82

The performance quoted represents past performance. Past performance does not guarantee future results. Returns greater than 1 year are annualized.

Source: VanEck. As of 3/31/2026



Access the Opportunities

GIPS DISCLOSURES

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Core Plus 20/80 Conservative (Proprietary) is a diversified, risk-balanced portfolio of U.S. listed ETFs that gains exposure to key asset classes. These include, U.S., developed international and emerging market equities, U.S. investment grade, high yield and emerging market debt, and commodity futures, gold bullion and natural resource equities. Additionally, the strategy may gain exposure, through U.S. listed ETFs, to more differentiated assets, such as digital assets and high yield alternatives. The strategy will re-balance periodically to maintain diversification and its overall risk profile. The Core Plus 20/80 Conservative (Proprietary) risk level is conservative. 100% of composite assets are proprietary.

20% ACWI 80% US Broad Market Index (2080CON) is a blended index of 20% MSCI ACWI and 80% ICE BofA US Broad Market Index. MSCI All Country World Index (MXWD) is a free float-adjusted market capitalization index designed to measure the combined equity market performance of developed and emerging markets countries. ICE BofA US Broad Market Index (US00) tracks the performance of US dollar denominated investment grade debt publicly issued and settled in the US domestic market, including US Treasury, quasi-government, corporate, securitized and collateralized securities.

The composite returns represent the total returns of all fully discretionary portfolios within the Core Plus 20/80 Conservative (Proprietary) mandate. The returns of the portfolio are time-weighted, based on trade date accounting. VanEck's policy is to accrue interest income and recognize dividend income and short dividend expense as reported on ex-dividend date. Interest income is recognized when received. Interest, dividends, and capital gains accrued on foreign securities are reported net of non-reclaimable foreign withholding taxes. Portfolio valuations are based on market values and expressed in US Dollars.

Core Plus 60/40 Moderate (Proprietary) is a diversified, risk-balanced portfolio of U.S. listed ETFs that gains exposure to key asset classes. These include, U.S., developed international and emerging market equities, U.S. investment grade, high yield and emerging market debt, and commodity futures, gold bullion and natural resource equities. Additionally, the strategy may gain exposure, through U.S. listed ETFs, to more differentiated assets, such as digital assets and high yield alternatives. The strategy will re-balance periodically to maintain diversification and its overall risk profile. The Core Plus 60/40 Moderate (Proprietary) risk level is moderate. 100% of composite assets are proprietary.

60% ACWI 40% US Broad Market Index (6040MOD) is a blended index of 60% MSCI ACWI and 40% ICE BofA US Broad Market Index. MSCI All Country World Index (MXWD) is a free float-adjusted market capitalization index designed to measure the combined equity market performance of developed and emerging markets countries. ICE BofA US Broad Market Index (US00) tracks the performance of US dollar denominated investment grade debt publicly issued and settled in the US domestic market, including US Treasury, quasi-government, corporate, securitized and collateralized securities.

The composite returns represent the total returns of all fully discretionary portfolios within the Core Plus 60/40 Moderate (Proprietary) mandate. The returns of the portfolio are time-weighted, based on trade date accounting. VanEck's policy is to accrue interest income and recognize dividend income and short dividend expense as reported on ex-dividend date. Interest income is recognized when received. Interest, dividends, and capital gains accrued on foreign securities are reported net of non-reclaimable foreign withholding taxes. Portfolio valuations are based on market values and expressed in US Dollars.

Core 80/20 Aggressive (Proprietary) is a diversified, risk-balanced portfolio of U.S. listed ETFs that gains exposure to key asset classes. These include, U.S., developed international and emerging market equities, U.S. investment grade, high yield and emerging market debt, and commodity futures, gold bullion and natural resource equities. The strategy will re-balance periodically to maintain diversification and its overall risk profile. The Core 80/20 Aggressive (Proprietary) risk level is aggressive. 100% of composite assets are proprietary. 80% ACWI 20% US Broad Market Index (8020AGG) is a blended index of 80% MSCI ACWI and 20% ICE BofA US Broad Market Index. MSCI All Country World Index (MXWD) is a free float-adjusted market capitalization index designed to measure the combined equity market performance of developed and emerging markets countries. ICE BofA US Broad Market Index (US00) tracks the performance of US dollar denominated investment grade debt publicly issued and settled in the US domestic market, including US Treasury, quasi-government, corporate, securitized and collateralized securities.

GIPS DISCLOSURES

The composite returns represent the total returns of all fully discretionary portfolios within the Core 80/20 Aggressive (Proprietary) mandate. The returns of the portfolio are time-weighted, based on trade date accounting. VanEck's policy is to accrue interest income and recognize dividend income and short dividend expense as reported on ex-dividend date. Interest income is recognized when received. Interest, dividends, and capital gains accrued on foreign securities are reported net of non-reclaimable foreign withholding taxes. Portfolio valuations are based on market values and expressed in US Dollars.

Composite returns are shown gross and net of management fees while including the reinvestment of all income. Brokerage and transaction expenses such as exchange, duty, and commission fees are deducted from trade amounts to determine net transaction costs/proceeds which are reflected in both gross and net returns. Net of fee performance is calculated by deducting actual management fees and in some instances, performance based fees charged to each account. The composite returns represent past performance and are not reliable indicators of future results which may vary. The composite and comparative index returns can be found on the following page.

Additional information regarding policies for valuing investments, calculating performance and preparing GIPS Reports are all available upon request.

Van Eck Associates Corporation (the "Adviser") has agreed to waive fees and/or pay Fund expenses to the extent necessary to prevent the operating expenses of the Fund (excluding acquired fund fees and expenses, trading expenses, taxes and extraordinary expenses). The expense limitation is expected to continue until the Fund's Board of Trustees acts to discontinue all or a portion of such expense limitation. A complete list of composite and limited distribution pooled fund descriptions and list of broad distribution pooled funds is available upon request.

Total Firm AUM include all discretionary and non-discretionary assets under management of VanEck, including all fee-paying accounts and accounts managed outside the Firm (e.g. by sub-advisers) where VanEck has allocation and selection authority. Firm proprietary accounts are included in the definition of firm assets. The three-year annualized standard deviation, gross of fees, found on the following page, measures the variability of the composite and the benchmark returns over the preceding 36 month period.

The significant cash flow policy has been suspended for this composite since its inception.

VanEck is the marketing name for Van Eck Associates Corporation and its affiliated entities.

The performance shown is for the stated time period only; due to market volatility, each account's performance may be different. Returns are gross of management fees, net of transaction costs, and include the reinvestment of dividends. If the expenses were reflected, the performance shown would be lower. Returns greater than one year are annualized. Actual fees are described in Part 2A of Van Eck Associates Corporation's Form ADV and will vary depending on, among other things, the applicable fee schedule and account size. For example, if \$100,000 were invested and experienced a 10% annual return compounded monthly for 10 years, its ending value, without giving effect to the deduction of advisory fees, would be \$270,704 with annualized compounded return of 10.47%. If an advisory fee of 0.95% of the average market value of the account were deducted monthly for the 10-year period, the annualized compounded return would be 9.43% and the ending dollar value would be \$246,355.

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Broad-based securities indices are unmanaged and are not subject to fees and expenses typically associated with managed accounts or investment strategies. Investments cannot be made directly in an index. Past performance is no guarantee of future results.

DEFINITIONS & INDEX DESCRIPTIONS

Definitions

CPI – US CPI Urban Consumers YoY NSA Index measures US consumer prices (CPI) as a measure of prices paid by consumers for a market basket of consumer goods and services. The yearly (or monthly) growth rates represent the inflation rate.

Commodities – Bloomberg Commodity Index is made up of 23 exchange-traded futures on physical commodities, representing 21 commodities which are weighted to account for economic significance and market liquidity.

Gold – Gold spot price in U.S. dollars per troy ounce

Equities – S&P 500 Index is a free-float weighted measurement stock market index of 500 of the largest companies listed on stock exchanges in the United States. Prior to January 4, 1988 the index is Total Return, and after it is Price Return.

Fixed Income – U.S. Generic Government 10-Year Treasury yield assuming a constant 7-year duration to approximate a generic U.S. Government Treasury return

Index Descriptions

MSCI All Country World ex USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries (excluding the US) and 24 Emerging Markets (EM) countries.

S&P 500 Index is widely regarded as the best single gauge of large-cap U.S. equities. The index is a float-adjusted, market-cap-weighted index of 500 leading U.S. companies from across all market sectors including information technology, telecommunications services, utilities, energy, materials, industrials, real estate, financials, health care, consumer discretionary, and consumer staples.

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MSCI All Country World Index is a free float-adjusted market capitalization index designed to measure the combined equity market performance of developed and emerging markets countries.

Russell 3000® Index measures the performance of the largest 3,000 US companies representing approximately 96% of the investable US equity market, as of the most recent reconstitution. The Russell 3000 Index is constructed to provide a comprehensive, unbiased and stable barometer of the broad market and is completely reconstituted annually to ensure new and growing equities are included.

The Bloomberg Commodity Index is designed to be a highly liquid and diversified benchmark for commodity investments. The index provides broad-based exposure to commodities and no single commodity or sector dominates the Index.

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An investment in the Strategy may be subject to risks which include, but are not limited to, risks related to small- and medium-capitalization companies, emerging market issuers, foreign securities, foreign currency, equity securities, credit, interest rate, floating rate, commodities, underlying funds, derivatives, non-diversification, sector, market, economic, political, regulatory, world event, index tracking, cash transactions, operational, authorized participant concentration, no guarantee of active trading market, trading issues, passive management, fund shares trading, premium/discount risk and liquidity of fund shares, issuer-specific changes, and index-related concentration risks, all of which may adversely affect the Strategy. Emerging market issuers and foreign securities may be subject to securities markets, political and economic, investment and repatriation restrictions, different rules and regulations, less publicly available financial information, foreign currency and exchange rates, operational and settlement, and corporate and securities laws risks. Small- and medium-capitalization companies may be subject to elevated risks. Derivatives may involve certain costs and risks such as liquidity, interest rate, and the risk that a position could not be closed when most advantageous.

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The VanEck logo is centered in the upper half of the image. It features the word "VanEck" in a white, serif font, with a registered trademark symbol (®) to the upper right of the "k". The background is a dark blue gradient with a pattern of thin, light blue and purple lines that create a sense of depth and movement, resembling a stylized tunnel or a series of overlapping planes.

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