

justETF - The online guide to investing with ETFs

The consumer portal <u>justETF.com</u> focuses on private wealth creation on one's own initiative. The information platform supports investors with ETF and portfolio comparisons, portfolio tools, knowledge articles, videos, online seminars and a podcast specifically for do-it-yourself investments. These tools provide guidance and enable investment in the capital market with broadly diversified ETFs at low cost - for investing and saving.

ETF portfolios made easy

justETF supports all those who want to build up their own portfolio with exchange-traded index funds (ETFs) and provides them with all the important information on investing with ETFs - whether as an investment, ETF savings plan or both.

The focus is on low-maintenance investment concepts for every type of investment (so-called "passive investment strategies"). However, experienced investors will also get their money's worth.

And this is how:

- 1. Create your own broadly diversified and low-cost portfolio of ETFs at <u>iustETF.com</u>
- 2. Sit back and watch the performance with justETF
- 3. Monitor deviations from the planned investment strategy due to market movements and readjust from time to time (so-called "rebalancing")

Anyone who decides to take their investment into their own hands with ETFs and justETF.com will be rewarded with a whole range of benefits: transparency, flexibility, low costs and no hidden commissions - all with a return that easily outperforms most active funds on the market.

justETF - The ETF portal with the widest reach in Europe

justETF.com went live over ten years ago, on 18 March 2011. Since then, justETF has grown considerably and is now the leading portal for ETF investments throughout Europe. justETF.com records around 7.5 million page views per month. In addition to Germany, the company is also present in other European markets such as Switzerland, Austria, Italy, the UK, Spain and France. The extensive range of knowledge on the subject of investing in ETFs is available to everyone free of charge.

justETF.com pursues a "freemium model": many functions and offers such as simple portfolio management, the ETF search, broker comparisons and important content such as online seminars are free of charge. Revenue is generated through paid memberships for "premium" functions, the brokerage of securities accounts and advertising revenue. Search results and comparisons are independent of this. The portal does not provide investment advice, nor does it earn a share of users' assets or ETF orders.

Since 2022, justETF GmbH has also been offering an ETF search as an app for Android and iOS.



About justETF

justETF.com is operated by justETF GmbH and was founded in 2010 by Dominique and Petra Riedl. The company is based in Munich. The managing directors are Jannes Lorenzen and Maximilian Meyer.

justETF GmbH has been a wholly owned subsidiary of Scalable Capital GmbH since November 2021.

Facts about justETF

Target group

- justETF is aimed at both ETF beginners and professional investors. The online platform enables investors to utilise ETF strategies according to their individual level of knowledge.
- Anyone starting out with ETFs is accompanied on their way to their own ETF portfolio with a comprehensive range of information on ETFs and an intuitive investment planner.
- Experienced investors will find simple portfolio management with automated monitoring, online portfolio reports and portfolio simulations on justETF.com.
- Professionals can use the extensive ETF database with specific master data on replication methods, securities lending, tax treatment and other data points. Investment guides for various investment themes highlight investment opportunities and make it easier to find the right ETF.

Product range

- ETF database with all ETFs authorised and issued for sale in Europe as well as physically deposited ETCs and ETNs; extensive ETF master data and intuitive performance comparisons in tables and charts
- Free ETF savings plan price comparison with all online broker offers
- justETF Free: manage ETF portfolios yourself free of charge; intuitive investment planner; practical order list and online portfolio reports
- justETF Premium: portfolio monitoring and detailed performance analyses of your own portfolios as well as historical simulations of ETF strategies from €4.90/month to €24.90/month, depending on the number of portfolios



The justETF team of experts

Susanne Höb is an ETF expert. She has been an editor at justETF since 2022 and is usually in front of the camera and microphone for the German YouTube channel and podcast. Her mission: to explain finances so simply that people can take them into their own hands - and not be dependent on a bank advisor.

She has years of experience in explaining complex issues in an understandable way: as a journalist and workshop trainer, she has worked for a wide range of companies and institutions, from Welt to the Max Planck Institute for

Demographic Research and the Female Founders Accelerator of the Vodafone Foundation. She has been interested in finance and the stock market since she was a child, which is why she started investing in the stock market at an early age.

"You don't talk about money? That's not an option. Only those who know their way around can invest their money well."

Jannes Lorenzen is CEO of justETF GmbH. He has been at the helm of the company since 2024 and plays a key role in its strategic and content-related development. His mission: to turn savers into investors and enable them to invest successfully on their own.

He has been pursuing this goal for over ten years, when he started publishing his own financial content after studying economics in Hamburg. At the same time, he was active at the Otto Group and in the FinTech world. His motto: Invest rationally - and thus build and secure wealth



"The opportunities for investing money have never been as good as they are today. Our mission is to show even more people how to utilise them properly."

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