

FAQ



SECURITY & DATA PRIVACY



HOW IT WORKS



METHODOLOGY

General

What is Go4balance?

Glo4Balance is a platform for investors to assess the future viability and sustainability of their investments. It helps users to better understand the complex relationships of financial investments and their impact.

What value does Go4balance offer investors who use the tool?

Users have access to thousands of companies and their impact on the economy, society, and the environment. There is always something new to discover and more investment opportunities are constantly being added. Basic functions such as the analysis of known companies are free of charge. Registered users can have their own portfolio analyzed. We enable transparency in a breadth and depth never achieved. We prove that engaging with one's own wealth can be exciting, instructive, and satisfying.



Security and data privacy

Is my data encrypted and stored securely?

- All data traffic is encrypted. The traffic between the different layers is protected against middleman attacks, etc. We use identical security standards as banks do.
- All user data is stored in a highly secure and encrypted data center in Switzerland that uses latest and most up to data security standards.
- For more information, please read our **Privacy Policy** →

Is my data sold to anyone?

- We are not selling any personal or portfolio data to third parties. Our business model relies on subscription fees from premium users and B2B clients, not on revenue generated through ads or the sale of user data. Therefore, you will not see ads on our platform, nor are we using third party marketing cookies.

As a private investor user, how can I access, manage, and delete my data?

- You may access and modify personal information that you have submitted by going into your user profile and updating your profile information. Your personal data including portfolio data are stored and accessible on your device as well as in the cloud.
- We store information associated with your account until your account is deleted. You can delete your account at any time by contacting **DPO@Go4balance.com** →
- Please note that it may take a bit of time to delete your account information, and we may preserve it for legal reasons or to prevent harm, including as described in the How Information Is Shared section of our **Privacy Policy** →

What other data is Go4balance collecting?

- If you are a private investor user, depending on the method you choose to upload your portfolio, we might store certain data related to your account (e.g., Bank name). For all portfolio upload methods, we will store the position data (security name and ISIN, quantity, price, etc.).
- We may use anonymized portfolio information from our user base to perform various types of analyses, such as detecting trends in investor behavior, assess performance of sustainable investment portfolios or other similar analyses.
- We are using various tracking tools (e.g., Google Analytics, Mixpanel) to collect usage data across our websites and apps to analyze and improve our products.
- For more information, please read our **Privacy Policy** →



How it works for private investor users

How can I analyze my portfolio in Go4balance?

- Simply create a user account by registering in Go4balance and then go to Create Portfolio section in the top navigation menu. Choose a suitable portfolio upload method and upload your portfolio. Depending on the upload method, you will get results either close to instant or within 48 hours.

What if I find errors in an uploaded portfolio?

- If you created your portfolio using a manual asset search method, you can always go to Create Portfolio section in the top navigation menu, click on a portfolio you want to edit and choose Edit Portfolio from Options dropdown menu.
- If you created your portfolio by uploading a bank statement, try deleting and uploading your portfolio again. In case the problem persists, please contact support at support@Go4balance.com →
- For any other cases, please contact support at support@Go4balance.com →

How can I edit my portfolio?

- Go to Create Portfolio section in the top navigation menu, click on a portfolio you want to edit and choose Edit Portfolio from Options dropdown menu.

How can I delete my portfolio data?

- Go to Create Portfolio section in the top navigation menu, click on a portfolio you want to delete and choose Delete Portfolio from Options dropdown menu.

How can I delete my user account?

- You can delete your user account at any time by contacting DPO@Go4balance.com →
- Please note that it may take a bit of time to delete your account information, and we may preserve it for legal reasons or to prevent harm, including as described in the How Information Is Shared section of our [Privacy Policy](#) →

How can I submit feedback and improvement suggestions?

- You are welcome to submit your feedback and improvement suggestions any time by clicking Give Feedback button in the top right navigation panel.



Methodology

CLIMATE

How is Climate Warming Potential of a portfolio calculated?

- The temperature scores of all investments are capital-weighted and added up.

What does the Climate Warming Potential say?

- The Warming Potential is based on a methodology, developed by MSCI Carbon Delta, to test your portfolios' alignment against a 2°C long-term climate stabilization scenario. It computes a temperature value that signifies which level of climate change the various issuer's current activities are aligned with. For the calculation, the figures of the individual investments are capital-weighted and added up.

On which data is the Climate Warming Potential based?

- The Warming Potential is based on a method developed by MSCI Carbon Delta.

FOOTPRINT

How is the Footprint of a portfolio calculated?

The Footprint scores of all investments are capital-weighted and added up.

What does the Footprint score say?

- It shows you the impact of your wealth on the economy, society, and environment. Be it in terms of bonds, stocks, real estate or "real assets", we take a systematic approach to assessing the impact of all your investments. Our framework is easily comprehensible and objective. In all, nine criteria represent the sustainable underpinnings of prosperity, society's future viability and the preservation of our natural resources. Footprint is positive when its Score > 54.

What data is the Footprint based on?

- Footprint metric is developed by Globalance which pursues its own methodological approach and research for this purpose. We obtain processed raw data from specialized third parties. We select the best, which ensures a wide variety of sources and opinions. We are networked worldwide with the reference organizations for the relevant topics (multilateral organizations, academic institutes, consultancies, think tanks/foundations/NGOs, government agencies or futurologists). We are responsible for interpretation, weighting, classification, evaluation, and reporting.

What is the difference between the Footprint & ESG?

- We look forward, not backward. In contrast to conventional ratings, we strive for a life cycle picture. The effect of the use of a product is often more relevant than its manufacturing process. We give more weight to the absolute Footprint. Distortions of relative, i.e., "best in class" research data are corrected. We also consider the economic impact that is missing in ESG.





SECURITY & DATA PRIVACY



HOW IT WORKS



METHODOLOGY

MEGATRENDS

How are the Megatrends of a portfolio calculated?

- The Megatrend shares of all investments are capital-weighted and added up.

What do Megatrends say?

- The Megatrends show you the share of revenues of an asset or a portfolio that is achieved in one or more megatrends.

On which data are the Megatrends based?

- Megatrends metric is developed by Globalance which pursues its own methodological approach. Based on established sector classifications, revenue shares are allocated to the various megatrends in a granular form. We obtain sales data from specialized third parties.

How have the Megatrends been selected?

- Megatrends selection is done by Globalance which pursues its own methodological approach to this. Selection criteria are trends' longevity, global nature, urgency, and strong, interdependent effects.

RETURNS

What do the Returns say?

- Returns show you financial performance of your overall portfolio, individual asset classes and single investments.

On which data are the Returns based?

- Depending on a method used to upload a portfolio, financial performance data can be received either from an according banking system or from a third-party trading data provider. Returns data might not be available for manually uploaded portfolios.