Finax

CLIENT INVESTMENT STRATEGY

Based on the assessment of the client's knowledge, experience, investment objectives, expected investment horizon, financial situation and client's risk appetite, the following investment strategy has been approved by the client.

CLIENT

NAME

SURNAME

INVESTMENT ACCOUNT NUMBER

CURRENT INVESTMENT PROFILE

INVESTMENT PURPOSE

INVESTMENT HORIZON

KNOWLEDGE AND EXPERIENCES

FINANCIAL SITUATION ASSESSMENT

RISK TOLERANCE

PROPOSED INVESTMENT STRATEGY

INVESTMENT STRATEGY CHOSEN BY CLIENT

PORTFOLIO ALLOCATION

SELECTED STRATEGY

Balanced Strategy 60/40

ONE-OFF INVESTMENT AMOUNT

MONTHLY DEPOSITS AMOUNT

RISK AND RETURN INDICATOR

LOWER RISK/RETURN

HIGHER RISK/RETURN

AVERAGE EXPECTED RESULT

PESSIMISTIC RESULT

OPTIMISTIC RESULT

BASIC PORTFOLIO PARAMETERS

REFERENCE CURRENCY

Eur

FINANCIAL INSTRUMENTS

ETF index funds

MINIMUM DEPOSIT

10 €

RECOMMENDED INVESTMENT HORIZON

Minimum 6 years

WEIGHT OF STOCKS

60 %

WEIGHT OF BONDS

40 %

The return of the originally invested amount is not guaranteed. Past returns are not a guarantee for future returns. The goal of the investment strategy, despite the professional care, may not be achieved. Before you invest, read the terms of investment and tax implications at www.finax.eu/en.

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Determining the strategy

Balanced Strategy 60/40 is designed for investors with investment horizon of at least 6 years and who have average willingness and ability to bear risk.

The investor in this strategy must have at least minimal knowledge and experience in investing. For an investor in this strategy, it is crucial to keep the investment horizon and not to withdraw the funds prematurely.

Strategy management

Funds in the portfolio of this strategy are invested in exchange-traded funds (ETFs). Balanced strategy 60/40 is made up of equity funds with geographical coverage of Europe, the US and emerging markets.

Includes also fixed-income funds, divided into investments to governmental and corporate bonds with wide geographical diversification including the US, EU and emerging markets.

The investment is managed passively, while changes in the allocation are resulting from exchanging ETFs for an alternative in the same geographic sector or while rebalancing, that is, setting the portfolio to the initial allocation when it drifts significantly from the strategy chosen. The maximum accepted deviation of the weights of stock and bond ETFs from the optimal allocation is 10 percentage points. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Risk profile

Historical data may not be a reliable indicator of the strategy's future risk. The risk category has been calculated based on the risk-return profile of the assets in which the strategy invests based on the strategy's management rules. Each investor is subject to significant market risk arising from the price movements of the individual ETFs and their underlying assets in the market.

Time should help to overcome the market risk. Hence, it is the greatest friend in investing, and thanks to the drive of humans to continually advance and innovate, humanity and the economy keep progressing. Negative market developments in recorded history had been overcome by time. Therefore, it is important to stick to the investment time horizon, thus minimizing the risk of your investment.

You can learn more about risks in the Information about Financial Instruments and Risks published on the Finax website.

Risks not captured by the indicator

Currency risk – is the risk arising from a change in the exchange rate of the currency against another currency, affecting the ultimate investor´s return in original currency. The level of this risk is medium. Index ETF funds which copy the performance of shares of US companies and shares of companies in emerging markets are subject to currency risk.

Political and legislative risk – is the risk of loss resulting from political decisions and legislative changes that may affect the return from the investment, the risk rate is low.