Finax

CLIENT INVESTMENT STRATEGY – BASIC PEPP

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

CLIENT

NAME

SURNAME

INVESTMENT ACCOUNT NUMBER

CLIENT INVESTMENT PROFILE

INVESTMENT PURPOSE

INVESTMENT HORIZON

KNOWLEDGE AND EXPERIENCE

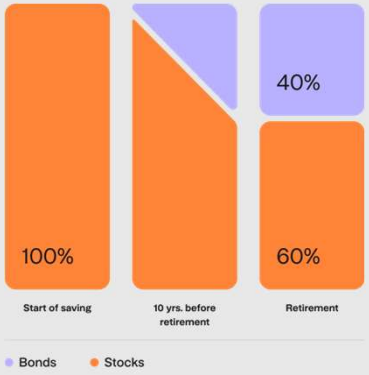
FINANCIAL SITUATION ASSESSMENT

RISK TOLERANCE

PROPOSED INVESTMENT STRATEGY

INVESTMENT STRATEGY CHOSEN BY CLIENT

PORTFOLIO ALLOCATION



SELECTED STRATEGY

Life Cycle 100-60

ONE-OFF INVESTMENT AMOUNT

MONTHLY DEPOSITS AMOUNT

RISK AND RETURN INDICATOR

LOWER RISK/RETURN 1 2 3 **4** HIGHER RISK/RETURN

AVERAGE EXPECTED RESULT

PESSIMISTIC RESULT

OPTIMISTIC RESULT

BASIC PORTFOLIO PARAMETERS

REFERENCE CURRENCY	FINANCIAL INSTRUMENTS	MINIMUM DEPOSIT
Eur	**ETF index funds**	**10 €**
RISK PROFILE	**WEIGHT OF STOCKS**	**WEIGHT OF BONDS**
4	**60-100 %**	**0-40 %**

When managing the investment strategy, the Company uses risk mitigation tools to enable you to recover your invested wealth. Past returns are not a guarantee of future returns.

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Designation of the Strategy

The Life Cycle 100-60 strategy is designed for investors with an average risk appetite and active income. An investor in this strategy must have at least minimal knowledge related to investing.

Strategy management

The funds in this strategy's portfolio are invested in exchange-traded funds (ETFs). At the beginning of the savings period, the Client invests exclusively in stock ETFs. Ten years before the planned retirement, a risk mitigation phase begins in which a portion of the stock ETFs are gradually divested and exchanged for bond ETFs.

At the time of planned retirement, the portfolio will be composed of 60% stock and 40% bond ETFs, and this asset ratio will be maintained throughout the payout phase.

The ETFs are broadly diversified and geographically include investments in Europe, the United States, and developing countries. Bond ETFs are split between investments in both government and corporate bonds.

The investment is managed passively. When the composition deviates from the optimal weights of individual funds, the portfolios are rebalanced to the original allocation. The maximum accepted deviation of the weights of stock and bond ETFs from the optimal allocation is 10 percentage points. The underlying investments of 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 in which investment instruments are purchased against another currency in which the Client invests, affecting the investor's final return. The level of this risk is medium. Index ETFs replicating the performance of the U.S. and emerging market company stocks 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 investment return; the level of this risk is low.