

CLIENT'S INVESTMENT STRATEGY

Based on the assessment of information about the Client's knowledge, experience, investment objectives, expected investment duration, financial situation and the Client's relationship to risk, the following investment strategy was agreed by the Client.

CLIENT

NAME SURNAME PROPERTY ACCOUNT NUMBER

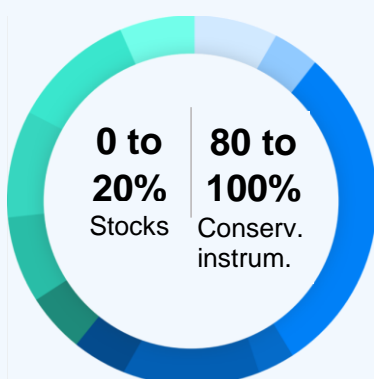
CLIENT'S INVESTMENT PROFILE

INVESTMENT PURPOSE INVESTMENT HORIZON KNOWLEDGE AND EXPERIENCE

FINANCIAL SITUATION ASSESMENT RISK RELATIONSHIP PROPOSED INVESTMENT STRATEGY

INVESTMENT STRATEGY CHOSEN BY THE CLIENT

PORTFOLIO COMPOSITION



NAME OF THE CHOSEN STRATEGY

AMOUNT OF ONE-OFF INVESTMENTS AMOUNT OF MONTHLY DEPOSITS



BASIC PORTFOLIO PARAMETERS

REFERENCE CURRENCY	FINANCIAL INSTRUMENTS	MINIMUM INVESTMENT
Eur	Index funds ETF	10 €
RECOMMENDED INVESTMENT HORIZON	WEIGHT OF EQUITY COMPONENT	WEIGHT OF CONSERVATIVE COMPONENT
1-3 years	0-20%	80%-100%

The return on the initial investment is not guaranteed. Past returns are no guarantee of future returns. The objective of an investment strategy may not be achieved despite the exercise of due diligence. Before investing, please review the investment terms and tax consequences at www.finax.eu/en.

Determining the strategy

The Intelligent Wallet is designed for investors who want to appreciate funds in the short term and at least partially protect them from inflation with minimal risk and fluctuations in the value of the portfolio. The investor in this strategy does not need to have any knowledge or experience related to investing. Clients can exit the investment at any time and withdraw the funds.

Strategy management

The funds in this strategy's portfolio are invested in exchange-traded funds, also called exchange-traded funds (ETFs).

The conservative component of the portfolio consists mainly of bond ETFs investing in euro-denominated government and corporate bonds. The weighting of the bond component may range from 30 to 70% and will depend on the expected return for each asset class in the portfolio.

The rest of the conservative component is built on cash ETFs replicating the short-term euro interest rate (€STR) or investing in government and corporate bonds with maturities of up to 1 year. The funds achieve a return reflecting the €STR through swap contracts entered into with banks. Such ETFs hold a basket of securities as collateral and swap the performance of these securities with a counterparty for a €STR yield. The proportion of cash funds in the portfolio can range from 30 to 60 %.

The average duration of the conservative component of the portfolio may vary with respect to the evolution of ECB interest rates, so that its maximum does not exceed 2.5 years.

In the event of a significant decline in ECB base interest rates, the Broker will consider replacing the money market component with another asset.

The Intelligent Wallet can also be made up of equity ETFs, whose geographic investment coverage includes companies from around the world. The equity component can range from 0% to 20%, with the exact size depending on the portfolio manager's tactical allocation.

Optimal portfolio composition

Dynamic component (0-20 %):		Conservative component (80-100 %):	
World equities (MSCI World)	0-20 %	Euro sovereign and corporate bonds	30-70 %
		ETF with €STR yield	30-60 %
		Cash	0,6%

The investment is predominantly passively managed, with changes occurring when rebalancing, i.e. adjusting the portfolio to the original weighting when there is a significant deviation from the intended tactical allocation. Changes in financial market conditions or a fundamental macroeconomic change may result in ETFs being replaced by an alternative in the same asset class within the dynamic and conservative components of the portfolio and the weights of each asset class changing.

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 a 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 governance rules. No category indicates a risk-free investment. Each investor takes market risk arising from price movements in the market.

To minimise the risk of your investment, invest in line with your planned investment horizon.

You can find out more about the risks in the Information on 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. Your investment is subject to exchange-rate risk if you deposit funds in a currency other than the euro.

Political and legislative risk – is the risk of loss arising from political decisions and legislative changes that may affect the return on an investment, the level of risk is low.

Counterparty risk – Synthetic ETFs targeting the euro short-term interest rate (€STR) carry counterparty risk (credit risk) arising from swap transactions entered into with banks.