

## CLIENT'S INVESTMENT STRATEGY

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

### CLIENT

NAME

SURNAME

INVESTMENT ACCOUNT NUMBER

### CLIENT'S INVESTMENT PROFILE

INVESTMENT PURPOSE

Short-term savings appreciation

INVESTMENT HORIZON

KNOWLEDGE AND EXPERIENCE

FINANCIAL SITUATION ASSESSMENT

RISK TOLERANCE

PROPOSED INVESTMENT STRATEGY

Intelligent Wallet

### INVESTMENT STRATEGY CHOSEN BY THE CLIENT

PORTFOLIO ALLOCATION



NAME OF THE CHOSEN STRATEGY

Intelligent Wallet

ONE-OFF INVESTMENT AMOUNT

MONTHLY DEPOSIT 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

Index funds ETF

MINIMUM DEPOSIT

10 €

RECOMMENDED INVESTMENT HORIZON

1-3 years

WEIGHT OF EQUITY COMPONENT

0-20 %

WEIGHT OF CONSERVATIVE COMPONENT

80-100 %

The return on the initial investment is not guaranteed. Past returns are no guarantee of future returns. The objective of the investment strategy may not be achieved despite the exercise of professional care. Before investing, please review the investment terms and tax consequences at [www.finax.eu/ie](http://www.finax.eu/ie).

## Strategy specification

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 and withdraw the funds at any time.

## Strategy management

The funds in this strategy's portfolio are invested in exchange-traded funds, abbreviated as 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 by entering into swap contracts with banks. Such ETFs hold a basket of securities as collateral and swap the performance of these securities with a counterparty for the €STR yield. The proportion of these money-market funds in the portfolio can range from 30 to 60%.

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

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

Equity ETFs whose geographic investment coverage includes companies from around the world can also be included in the Intelligent Wallet. This 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 %):	
Global stocks (MSCI World)	0-20 %	Euro sovereign and corporate bonds	30-70 %
		ETFs with €STR yield	30-60 %
		Cash	0,6%

The investment is predominantly passively managed, with changes occurring when the portfolio is rebalanced, i.e. adjusted to the original weighting when there is a significant deviation from the designated tactical allocation. Changes in financial market conditions or a fundamental macroeconomic change may result in the adjustment of the weights of the included asset classes or in the replacement of ETFs with an alternative in the same asset class within the portfolio's dynamic and conservative components.

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 governance rules. No category indicates a risk-free investment. Each investor bears 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 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 investor's original currency against the currency in which the investment is made, affecting the investor's ultimate return in terms of the original currency. The level of this risk is medium. Your investment is subject to currency 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 investment's return, the level of this risk is low.

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