



**Pan-European Personal Pension Product (PEPP)**  
**PEPP Benefit Statement (Ireland)**  
**Date: (date when Benefit statement is generated)**

Name: XXXXXXXXXX	PEPP contract ID/NR: XXXXXXXXXX
Contact details: <b>Mobile</b> <b>Email</b>	Irish sub-account
Address: XXXXXXXXXXXXX XXXXXXXXXXXXX XXXXXXXXXXXXX	Company: <b>Finax o.c.p. a.s.</b>
Date you started saving into the PEPP: XX.XX.XXXX	Contact address: <b>Bajkalská 19B</b> <b>821 01 Bratislava</b> <b>Slovakia</b>
Earliest possible date of retirement: XX.XX.XXXX	Country of registration/authorization of the PEPP provider: <b>Slovakia</b>
	Competent authority: <b>National Bank of Slovakia</b>

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## How Much Have I Saved in My PEPP?

From DD.MM.YYYY until DD.MM.YYYY



**XX XXX EUR**

You have paid in:  
**15 000 EUR**

Total return allocated to your account minus costs:  
**25 000 EUR**

In total your PEPP savings are worth:  
**40 000EUR**

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## What Will I Receive When I Retire?

Your future retirement income depends on how much you are contributing in the saving phase and how your investments perform. The performance of your investments is linked to how markets develop – which is presented here in three possible scenarios. These figures are adjusted to account for inflation until your retirement.\*



If your investments perform **poorly**, you could receive:

Lump sum | Monthly  
55 660 EUR | 567 EUR



If your investments have **medium success**, you could receive:

Lump sum | Monthly  
112 569 € | 1 238 €



If your investments perform **very well**, you could receive:

Lump sum | Monthly  
242 086 € | 2 862 €

\*At 2 % inflation, €100 will have the purchasing power of today's €YY in XXXX.

## 2

## What Will I Receive When I Retire? (Continued)



The values of savings and monthly pension benefits stated above are based on the scenarios. The final savings value after reaching the legal retirement age may be different. Internal ETF fees are income of the ETF manager, and the estimated value and monthly pension are already reduced by this fee. The final value of the savings upon reaching the statutory retirement age may differ. How much more would I have in my account if Finax charged no fees? By x EUR, composed as follows: Finax portfolio management fee of x EUR and VAT on the management fee of x EUR. By what percentage would my savings be higher if no fees and taxes were charged? By x percent.



The calculation of the monthly pension estimate assumes that retirement income will be drawn for 10 years and that savings will be allocated according to the proposed investment strategy. The level of the benefit may also depend on the national tax policy at the time it is paid out.



National legislation permits different forms of savings payout. The amount of the monthly benefit thus depends on the choice of the benefit type and the form of drawdown.

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## How Has My PEPP Changed in the Last 12 Months?

Value on 31. 12. YYYY		0 EUR
Contributions paid in		XX,XX EUR
Allocated returns		XX,XX EUR
<b>Other investment costs</b>	<b>100 %</b>	<b>- XX,XX EUR</b>
Finax portfolio management fee	X %	-XX,XX EUR
Value added tax (VAT)	X %	-XX,XX EUR
Internal ETF costs	X %	-XX,XX EUR
Value on 31. 12. YYYY		XX,XX EUR

## 4

## Key Factors Affecting the Performance of Your PEPP



### Risk-mitigation technique

This PEPP does not provide a guarantee but it utilizes risk-mitigation techniques. Investment risk mitigation begins 10 years before retirement age by automatically shifting a portion of savings from stock to bond investments. The rate of stock component weight reduction increases with age. At the saver's retirement age, three-fifths of the wealth are allocated in stock and two-fifths in bond investments. The objective of a PEPP based on a risk-mitigation technique is to enable the PEPP saver to recover the deposited assets net of expenses. However, contrary to a guaranteed PEPP, there is no obligation to return the assets.

## 4

### Key Factors Affecting the Performance of Your PEPP (Continued)



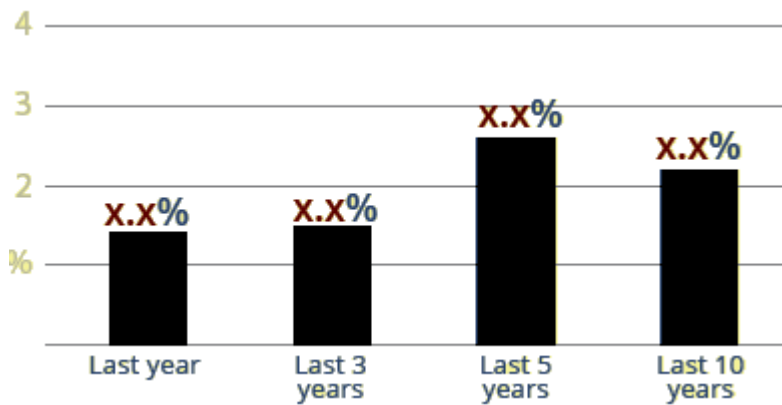
#### Sustainability

Finax uses passively managed index ETFs in its investments. Hence, we do not consider (EU) criteria or sustainability risks when selecting index funds.



#### How Has My Investment Option Performed in the Past?

Past performance is not indicative of future performance.



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### Important Information



#### Have the terms of my PEPP changed in the last year?

In the past year, there have been no material changes to the information on the PEPP Benefit Statement, contractual documentation, the name of the provider, its legal form and address, or changes to the investment policy considering ESG factors.



#### Find out more about your rights and options as regards to:

rights and options, saving phase, payout phase, early redemption, switch of PEPP providers, portability service, annual accounts, annual reports, investment policy (particularly the risk calculation methodology, sustainability information, KIDs), please visit [www.finax.eu/ie/legislation](http://www.finax.eu/ie/legislation). For information on the level of PEPP benefits in case of early redemption, please contact [client@finax.eu](mailto:client@finax.eu)



#### Where can I get more information?

For further information, please refer to [www.finax.eu/ie/products/pepp](http://www.finax.eu/ie/products/pepp).