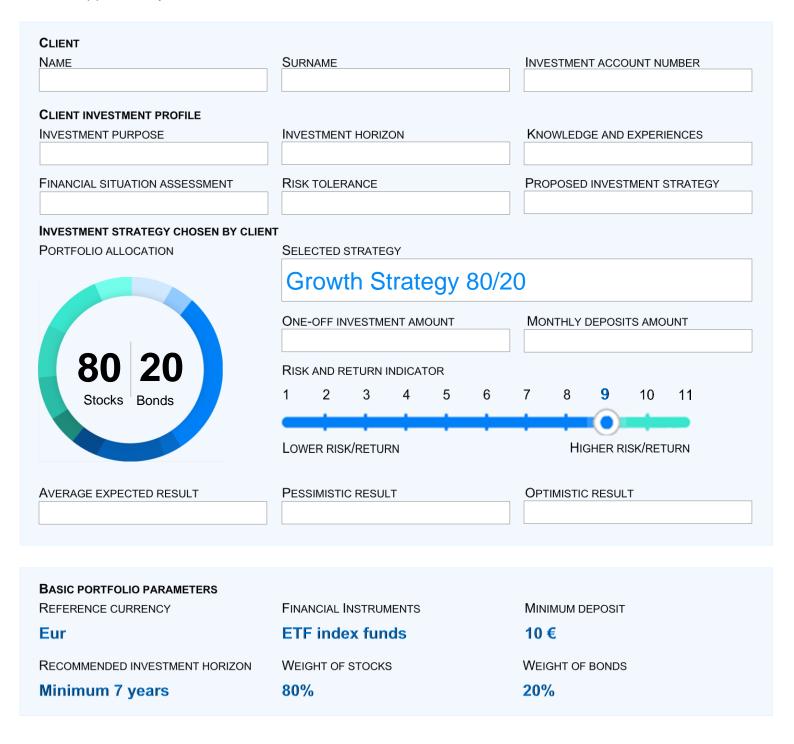
CLIENT INVESTMENT STRATEGY

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.



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.



Determining the strategy

Growth Strategy 80/20 is designed for investors with investment horizon of at least 7 years and who have willingness and ability to bear risk.

The investor in this strategy must have adequate 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). Growth strategy 80/20 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 future risk of the strategy. The risk category was calculated based on the risk-return profile of the assets to which the strategy invests based on the strategy management policies. None of the categories is a risk-free investment. Every investor is exposed to a significant market risk arising from price movements in the market.

Market risk has always been eliminated in time. Time is the best friend in investing, and thanks to the effort of man to continually advance and innovate, the humanity and the economy moves further. All the crisis have been overcome in time. Therefore, it is important that you keep in mind the time horizon of the investment and thus minimize the risk of your investment.

For more information on risks, please refer to the Financial Instruments and Risk Information available 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.

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