

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.

CLIENT

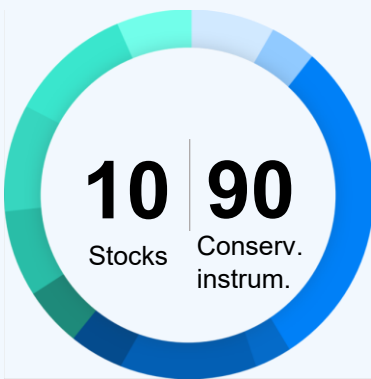
NAME SURNAME INVESTMENT ACCOUNT NUMBER

CLIENT INVESTMENT PROFILE

INVESTMENT PURPOSE INVESTMENT HORIZON KNOWLEDGE AND EXPERIENCES
FINANCIAL SITUATION ASSESSMENT RISK TOLERANCE PROPOSED INVESTMENT STRATEGY

INVESTMENT STRATEGY CHOSEN BY CLIENT

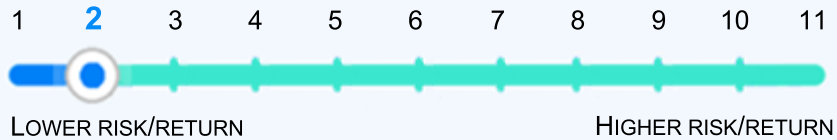
PORTFOLIO ALLOCATION



SELECTED STRATEGY

ONE-OFF INVESTMENT AMOUNT MONTHLY DEPOSITS AMOUNT

RISK AND RETURN INDICATOR



BASIC PORTFOLIO PARAMETERS

REFERENCE CURRENCY	FINANCIAL INSTRUMENTS	MINIMUM DEPOSIT
Eur	Index ETFs	20 €
RECOMMENDED INVESTMENT HORIZON	WEIGHT OF STOCKS	WEIGHT OF CONSERVATIVE INSTRUMENTS
1 year	10%	90%

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

Intelligent wallet is designed for investors who want to, with minimal risk and fluctuations in portfolio value, protect their savings from inflation.

For this strategy, investor does not need to have any knowledge nor experience in investing. Clients can terminate the investment at any time and withdraw their funds.

Strategy management

Assets in the portfolio of this strategy are invested in exchange-traded funds (ETFs). Intelligent wallet is made up of stock funds, whose geographic coverage of investments consists of companies from around the world, and bond funds investing in government bonds of developed countries.

A significant part of the portfolio is held in cash and a small part of the portfolio is invested in gold, which should ensure lower volatility in the value of the portfolio.

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 value of any particular stock or conservative part of the portfolio can deviate, compared to the optimal allocation, by a maximum of 10%.

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 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 crises have been overcome in time. Therefore, if you want to minimize the risk of your investment, you have to invest regularly on a long-term basis.

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 ETFs, which copy the performance of world stocks, and physical gold 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.