

## CLIENT'S 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'S INVESTMENT PROFILE

INVESTMENT PURPOSE

**Liquid cash interest**

INVESTMENT HORIZON

KNOWLEDGE AND EXPERIENCE

FINANCIAL SITUATION ASSESSMENT

RISK TOLERANCE

PROPOSED INVESTMENT STRATEGY

**Smart deposit**

### INVESTMENT STRATEGY CHOSEN BY THE CLIENT

PORTFOLIO ALLOCATION



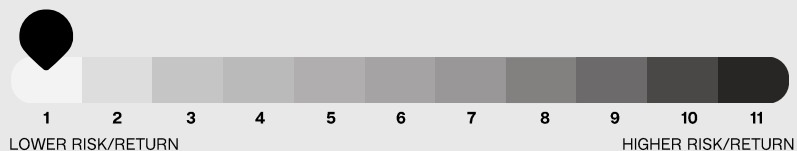
NAME OF THE CHOSEN STRATEGY

**Smart deposit**

ONE-OFF INVESTMENT AMOUNT

MONTHLY DEPOSIT AMOUNT

RISK AND RETURN INDICATOR



AVERAGE EXPECTED RESULT

PESSIMISTIC RESULT

OPTIMISTIC RESULT

### BASIC PORTFOLIO PARAMETERS

REFERENCE CURRENCY

**Eur**

FINANCIAL INSTRUMENTS

**Index ETFs**

MINIMUM DEPOSIT

**10 €**

RECOMMENDED INVESTMENT HORIZON

**Up to a year**

WEIGHT OF EQUITY COMPONENT

**0 %**

WEIGHT OF CONSERVATIVE COMPONENT

**100 %**

The performance of the individual ETFs comprising the Smart deposit portfolio is influenced by the base interest rates set by the ECB, which may change in the future and there may even be a significant decline. The return on the amount originally invested is not guaranteed as interest rates may be negative. 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](http://www.finax.eu/en).

## Determining the strategy

Smart deposit 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

The funds in this strategy's portfolio are invested in exchange-traded funds, also called exchange-traded funds (ETFs). A portion of the Smart deposit is made up of synthetic ETF funds that aim to generate a money market return at the euro short-term interest rate (€STR). The funds achieve a yield reflecting the €STR through swap contracts entered into with banks. Such ETFs hold a basket of securities as collateral and exchange the performance of these securities with a counterparty for a €STR yield. The conservative component of the Smart deposit is made up of short-term bond ETFs (government and corporate) denominated in euro with maturities of up to 6 months.

The minimum share of money market instruments in the portfolio is 50%. The proportion of the conservative component may fluctuate between 0% - 50% and will depend on the expected return for each asset class in the portfolio.

## Optimal portfolio composition

Conservative component (0-50%):

Short-term government bonds	30 %
Short-term corporate bonds	10 %

Money market instruments (>50%):

ETF with €STR yield	59,4 %
Cash	0,6 %

Allocation changes occur when ETFs are replaced by an alternative with the same target or when rebalancing, i.e. adjusting the portfolio to the original allocation when there is a significant deviation from the intended strategy, or when the optimal allocation changes in line with the minimum ratios of the conservative component and money market instruments.

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 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.

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. You only take this risk if you deposit funds in a currency other than the Euro.

**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.

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