



## Costs and Charges Disclosures

### Introduction

Throughout this document references to “we”, “our”, “Broker” and “us” are references to International Investment Platform, o.c.p, a.s. References to “you” and “your” are references to the client.

### What is the purpose of this document?

Under the Markets in Financial Instruments Directive II (MiFID II), Broker is required to inform its clients of the costs and charges for the services offered and products traded on an ex-ante (i.e. pre-trade) basis.

This disclosure document has been prepared to provide you with ex-ante information on our costs and charges where we provide investment services and activities or ancillary services as defined under MiFID II. It forms part of our ongoing efforts to provide transparency to all our clients on our business practices.

### New Lifestyle Investment Account

The following sections set out estimates of costs and charges that would apply for transactions in different categories of financial instruments under normal market conditions. The actual costs and charges may vary depending upon the circumstances specific to each transaction.

### Charges

Fee	Amount	Due date
a) Entry Fee	3% of each accepted investment amount	Day the investment is credited to Client's Account
b) Administration Fee		
ba) in savings period	USD 3.90 / GBP 2.50 / 2.90 EUR monthly	Last day of the calendar month
bb) in Draw-down period	USD 1.60 / GBP 1.00 / EUR 1.20 monthly	Last day of the calendar month
c) Brokerage Fee	1.25 % p.a.**	Last day of the calendar month
d) Transaction Fee	3% of each purchase or sale of S/FS	Date of transaction
e) Entry Fee - extraordinary investment	5% of accepted invested amount	Day the investment is credited to Client's Account
f) Fee for opening of the Account, charged only if the Agreement is terminated prior to the lapse of the agreed investment period; or if the Agreement is terminated following the lapse of the agreed investment period and the Total Investment as stated in the Agreement was not reached	Up to 7% of the Total Investment as stated in the Agreement ***	Date of transaction
g) (Retirement option only, during Draw-down period) Exit Fee for withdrawal of funds from the Account prior to the expiration of the Draw-down period	2.50% of the value of the Client's Account	Date of transaction
<b>Fee for Submitting Instructions</b> Fee for the submission of Instructions on behalf of the Client by the duly authorised entity for the provision of additional investment advice to the Client. The Fee for Submitting Instructions is collected by the Broker, however the Fee is a revenue of the entity duly authorised by the Client.	0.25% p.a.**	Last day of the calendar month

\*\* The Fee for Submitting Instructions is calculated based on the average daily value of the NEW Lifestyle Investment Account which is determined by the value of the financial instruments in the Account  
\*\*\* The amount of Fee for opening of the Account shall be calculated as 7% of the unpaid part of the Total Investment as stated in the Agreement, as of the date of termination of the Agreement.

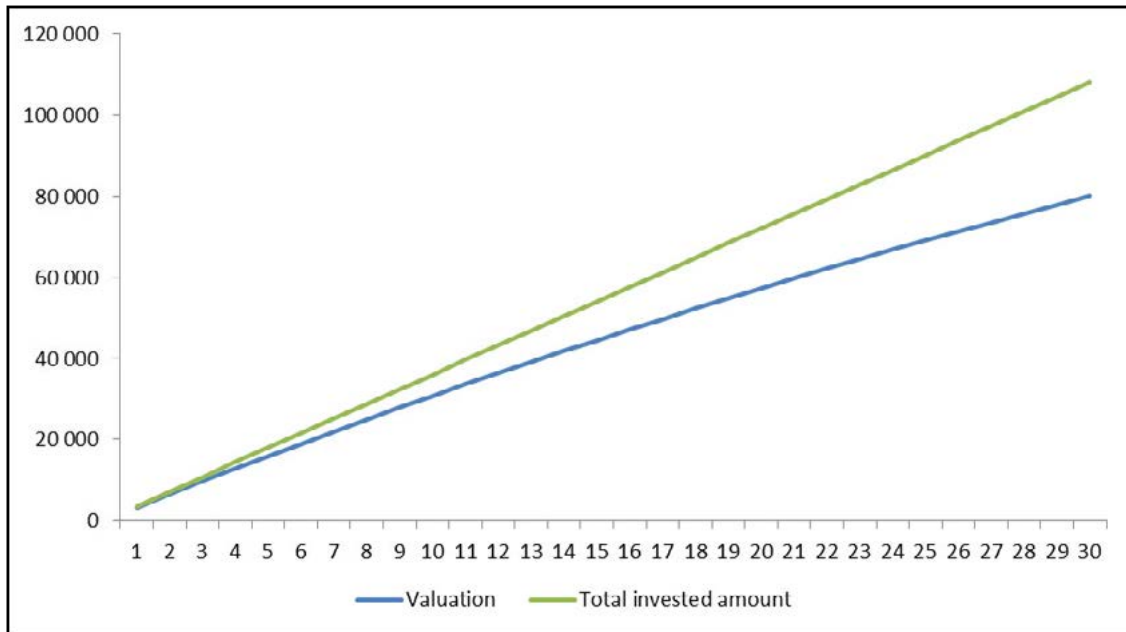


## Illustrative examples

### Example 1

Total investment amount	108 000 USD
Monthly regular investment amount	300 USD
Estimated investment period(years)	30
Entry fee	3,00%
Brokerage fee p.a.	1,25%
Estimated annual performance p.a.	0,00%
Administration Fee	3,90 USD
Transaction fee	3,00%
Fee for submitting instructions p.a.	0,25%

Year	Valuation	Total fees	Fees abs.	Annualized total fees
1	3 291,72	308,28	308,28	9,37%
2	6 534,06	357,66	665,94	4,97%
3	9 727,76	406,29	1 072,24	3,55%
4	12 873,56	454,20	1 526,44	2,84%
5	15 972,18	501,39	2 027,82	2,42%
6	19 024,31	547,87	2 575,69	2,14%
7	22 030,66	593,65	3 169,34	1,94%
8	24 991,92	638,74	3 808,08	1,79%
9	27 908,75	683,16	4 491,25	1,67%
10	30 781,84	726,91	5 218,16	1,58%
11	33 611,83	770,01	5 988,17	1,50%
12	36 399,37	812,46	6 800,63	1,44%
13	39 145,09	854,27	7 654,91	1,38%
14	41 849,63	895,46	8 550,37	1,34%
15	44 513,60	936,03	9 486,40	1,30%
16	47 137,62	975,99	10 462,38	1,26%
17	49 722,27	1 015,35	11 477,73	1,23%
18	52 268,15	1 054,12	12 531,85	1,20%
19	54 775,85	1 092,31	13 624,15	1,18%
20	57 245,92	1 129,92	14 754,08	1,15%
21	59 678,95	1 166,97	15 921,05	1,13%
22	62 075,48	1 203,47	17 124,52	1,11%
23	64 436,07	1 239,42	18 363,93	1,10%
24	66 761,24	1 274,82	19 638,76	1,08%
25	69 051,54	1 309,70	20 948,46	1,07%
26	71 307,48	1 344,06	22 292,52	1,05%
27	73 529,59	1 377,90	23 670,41	1,04%
28	75 718,36	1 411,23	25 081,64	1,03%
29	77 874,30	1 444,06	26 525,70	1,02%
30	79 997,90	1 476,40	28 002,10	1,01%





Example 2

Total investment amount	108 000 USD
Monthly regular investment amount	300 USD
Estimated investment period(years)	30
Entry fee	3,00%
Brokerage fee p.a.	1,25%
Estimated annual performance p.a.	4,00%
Administration Fee	3,90 USD
Transaction fee	3,00%
Fee For submitting instructions p.a.	0,25%

Year	Valuation	Total fees	Fees abs.	Annualized total fees
1	3 562,41	310,29	310,29	8,71%
2	7 072,71	365,86	676,15	4,67%
3	10 668,67	420,62	1 096,77	3,32%
4	14 352,37	476,72	1 573,49	2,63%
5	18 125,96	534,19	2 107,68	2,22%
6	21 991,61	593,05	2 700,73	1,95%
7	25 951,59	653,36	3 354,09	1,75%
8	30 008,20	715,13	4 069,23	1,60%
9	34 163,78	778,42	4 847,64	1,49%
10	38 420,77	843,24	5 690,89	1,39%
11	42 781,62	909,65	6 600,54	1,31%
12	47 248,87	977,68	7 578,22	1,25%
13	51 825,13	1 047,37	8 625,59	1,19%
14	56 513,05	1 118,76	9 744,35	1,14%
15	61 315,35	1 191,89	10 936,24	1,10%
16	66 234,83	1 266,81	12 203,05	1,06%
17	71 274,35	1 343,55	13 546,61	1,03%
18	76 436,83	1 422,17	14 968,77	1,00%
19	81 725,27	1 502,70	16 471,48	0,97%
20	87 142,75	1 585,20	18 056,68	0,95%
21	92 692,42	1 669,72	19 726,40	0,92%
22	98 377,50	1 756,29	21 482,69	0,90%
23	104 201,29	1 844,98	23 327,66	0,88%
24	110 167,19	1 935,83	25 263,49	0,86%
25	116 278,66	2 028,90	27 292,39	0,85%
26	122 539,24	2 124,24	29 416,63	0,83%
27	128 952,58	2 221,90	31 638,53	0,82%
28	135 522,41	2 321,95	33 960,48	0,80%
29	142 252,54	2 424,44	36 384,91	0,79%
30	149 146,89	2 529,43	38 914,34	0,78%

