

Investment period

- Time period during which the Client shall invest money into the Portfolio shall be stated in years
- Minimum investment period shall be 5 years
- Maximum investment period shall be 40 years (for Clients with a conservative risk profile 14 years, for Clients with a balanced risk profile 30 years)

Investment frequency

- Number of Client's financial investments into the Portfolio within a period 12 consecutive months
- Client may select a investment frequency of annually (once a year), semi-annually (twice a year), quarterly (4 times a year) or monthly (12 times a year)

Regular investment

- The amount of financial means which the Client regularly invests into the Portfolio shall be in accordance with the investment frequency
- Minimum amount of regular monthly investment shall be EUR 50
- Minimum amount of total annual investment shall be EUR 600

Withdrawal from Portfolio

- The Client shall be entitled to withdraw a portion of cash funds from the Portfolio prior to the expiration of the agreed investment period
- The minimum amount of the money to be withdrawn from the Portfolio prior to the expiration of the agreed period of investment shall be EUR 200, however, the Portfolio value may not decrease below an amount equal to 8% of the total investment amount stated in the Agreement

Agreement termination

- The condition for the Agreement termination by the Client without any penalties shall be the expiration of the investment period agreed in the Agreement, whereas during this investment period the Client has invested a minimum amount into the Portfolio equal to total investment amount stated in the Agreement
- Providing the Portfolio value shall fall below an amount equal to 5% of the total investment amount stated in the Agreement and EUR 10, the Broker shall be entitled to terminate the Agreement

Investment strategy

- Client's investment strategy shall be determined by the Client's Portfolio's volatility
- The Broker shall not allow the Client to invest in accordance with an investment strategy with a risk profile which is more dynamic than the Client's risk profile according to the Client's test
- With regard to the decreasing number of years until the agreed investment period ends, the Broker shall be entitled to decrease the volatility of the Client's Portfolio with emphasis on the protection of the Client's investment instruments in the Portfolio
- In a conservative investment strategy, the level of investment risk of the Client's Portfolio shall not exceed a level of average annual volatility of 8% in EUR
- In a balanced investment strategy, the level of investment risk of the Client's Portfolio shall not exceed a level of average annual volatility of 12% in EUR, whereas in the period of 15 years prior to the expiration of the agreed investment period, the investment risk rate of the Client's Portfolio shall not exceed a level of average annual volatility of 8% in EUR
- In a dynamic investment strategy, the level of investment risk of the Client's Portfolio shall not exceed a level of average annual volatility of 15% in EUR, whereas in the period from the 30th year to the 15th year prior to the expiration of the agreed investment period, the investment risk rate of the Client's Portfolio shall not exceed a level of average annual volatility of 12% in EUR and in the period of 15 years prior to the expiration of the agreed investment period, the investment risk rate of the Client's Portfolio shall not exceed a level of average annual volatility of 8% in EUR

General information of assets allocation

Dynamic risk profile

- In a **dynamic investment strategy**, the following applies:
 - a) Client's front-end investment (5% of the total investment amount) invested into EUR denominated securities issued by the issuer with its seat within the European Union
 - b) Client's regular investment invested with regard to the period remaining until the expiration of the investment period according to the allocation

Financial instrument \ Maturity period	More than 15 years	15 to 5 years	Less than 5 years
UCITS ¹ with volatility above 12%	70%	50%	30%
UCITS ¹ with volatility between 6% and 12%	30%	50%	70%
UCITS ¹ with volatility up to 6%	0%	0%	0%

Balanced risk profile

- In a **balanced investment strategy**, the following applies:
 - a) Client's front-end investment (5% of the total investment amount) invested into EUR denominated securities issued by the issuer with its seat within the European Union
 - b) Client's regular investment invested with regard to the period remaining until the expiration of the investment period according to the allocation

Financial instrument \ Maturity period	More than 15 years	15 to 5 years	Less than 5 years
UCITS ¹ with volatility above 12%	0%	0%	0%
UCITS ¹ with volatility between 6% and 12%	70%	50%	30%
UCITS ¹ with volatility up to 6%	30%	50%	70%

Conservative risk profile

- In a **conservative investment strategy**, the following applies:
 - a) Client's front-end investment (5% of the total investment amount) invested into EUR denominated securities issued by the issuer with its seat within the European Union
 - b) Client's regular investment invested with regard to the period remaining until the expiration of the investment period according to the allocation

Financial instrument \ Maturity period	More than 15 years	15 to 5 years	Less than 5 years
UCITS ¹ with volatility above 12%	0%	0%	0%
UCITS ¹ with volatility between 6% and 12%	0%	0%	0%
UCITS ¹ with volatility up to 6%	100%	100%	100%

- The Broker shall carry out the reallocation of the Client's Portfolio on a regular basis according to the Client's risk profile at least once a year
- The Broker shall be entitled to keep a part of the Client's Portfolio to the maximum amount of 3% of the total investment amount in the form of cash except in cases involving financial means designated for the purpose of reallocation into other financial instruments

¹ securities of open-ended shares funds or similar financial instruments issued by foreign undertakings of collective investment with a seat within the European Union, which are considered to be undertakings for collective investment in transferable securities in accordance with the Council Directive No. 85/611/EEC as amended and/or the European Parliament and the Council Directive 2009/65/EC as amended

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