

## Service charges of the investment firm Wealth Effect Management o.c.p., a.s.

This Service charges is governed by the valid General Terms and Conditions of Wealth Effect Management o.c.p., a.s. (hereinafter as the „WEM“)

### 1. Portfolio management<sup>1</sup>

#### a. Equity portfolios

Client's yield (p.a.)	Management fee <small>(charged monthly, as % from the monthly average value of client's portfolio)</small>	Success fee <small>(charged quarterly or after the sale of portfolio securities, as % from positive difference between the yields from the client's portfolio and yields from the agreed benchmark)</small>	Performance fee <small>(charged quarterly or after the sale of portfolio securities, as % from the total yield from the client's portfolio)</small>
<b>≤ 10,0%</b>	0,2%	0,0%	0,0%
<b>10,0% &lt; 12,5%</b>	0,2%	4,5%	8,5%
<b>12,5% ≤ 15,0%</b>	0,2%	8,5%	8,5%
<b>15,0% &lt;</b>	0,2%	12,5%	8,5%

Entry fee is charged in the amount of 2,0% from each deposit. Withdrawal fee is 0 EUR.

#### b. Mixed portfolios (equity and bond)

Client's yield (p.a.)	Management fee <small>(charged monthly, as % from the monthly average value of client's portfolio)</small>	Success fee <small>(charged quarterly or after the sale of portfolio securities, as % from positive difference between the yields from the client's portfolio and yields from the agreed benchmark)</small>	Performance fee <small>(charged quarterly or after the sale of portfolio securities, as % from the total yield from the client's portfolio)</small>
<b>≤ 3,0%</b>	0,1%	0,0%	0,0%
<b>3,0% &lt; 5,0%</b>	0,1%	3,0%	4,5%
<b>5,0% ≤ 7,5%</b>	0,1%	5,0%	4,5%
<b>7,5% &lt;</b>	0,1%	7,0%	4,5%

Entry fee is charged in the amount of 1,0% from each deposit. Withdrawal fee is 0 EUR.

#### c. Bond portfolios

Management fee is charged monthly in the amount of 0,05% from the monthly average value of client's portfolio. Entry fee is charged in the maximum amount of 1,0% from each deposit. Withdrawal fee is 0 EUR.

**d. Short-term thematic portfolios** focused on investment opportunities – so-called „**Opportunities**“:

<b>Client's yield (p.a.)</b>	<b>Entry fee</b> (charged from each deposit)	<b>Management fee</b> (charged quarterly, as % from quarterly average value of the client's portfolio)	<b>Performance fee</b> (charged annually or after the sale of portfolio securities, as % from the total yield from the client's portfolio)
<b>≤ 5,0%</b>	2,0%	0,25%	0,0%
<b>5,0% &lt; 7,5%</b>	2,0%	0,25%	10,0%
<b>7,5% ≤ 10,0%</b>	2,0%	0,25%	15,0%
<b>10,0% &lt;</b>	2,0%	0,25%	20,0%

Withdrawal fee is 0 EUR.

**e. Investment savings**

Entry fee amounts to 0% when contractual documents are being filled in online.

<b>Investment strategy</b>	<b>Entry fee *</b> (charged once at the first deposit, as % from the total amount of the planned investment)	or:	<b>Management fee</b> (charged quarterly, as % from average value of the client's portfolio)
		<b>Entry fee *</b> (charged continuously in the maximum amount of 50% from the deposits, as % from the total amount of the planned investment)	
<b>Dynamic</b>	2,7%	3,0%	0,2%
<b>Balanced</b>	1,8%	2,0%	0,15%
<b>Conservative</b>	0,9%	1,0%	0,1%

\*A reduced entry fee applies in case the contract is concluded for more than 20 years. The discount will be calculated as follows: number of years of the investment after the twentieth year / total duration of the investment. The fee discount amount is stated as a percentage.

\* Financial advisor may provide additional discount.

Withdrawal fee is 0 EUR.

<sup>1</sup>The currency conversions fee is 0,2% of the transaction. Charged in EUR. WEM may provide additional discount.

<sup>1</sup>The service of Portfolio management is subject to VAT and VAT will be added to the fees in the calculation. The fees are charged after conversion into the euro currency, always after the end of the calendar year, half of the year, quarter and month, according to the type of the fee. Fees for Portfolio management do not include: any third party fees (e. g. stock exchange fees, fees of settlement systems, bank fees, fees for custody and administration of the securities, notarial fees etc.)

The entry fee charged to the client for portfolio management is a third-party fee and is paid in full to a third party who is a financial agent who brokered the portfolio management contract. WEM is entitled to charge the client an entry fee.

## **2. Investment consultancy**

3% fee from the total value of the planned investment of the client (min. 3 000 EUR). The fee will be charged after the conversion into EUR.

## **3. Arrangement of purchase or sale of security**

0,5% from the total value of the instruction. The fee will be charged in the currency of the instruction. The minimum fee is in the amount of 100 EUR or equivalent of this sum in the currency of the instruction after the conversion according to the ECB exchange rates valid on the day on which the instruction is accepted by WEM.

## **4. Custody and management of the securities including the custodianship**

Fee is charged for each month of the provided service in the amount of 30 EUR or equivalent of this sum in the currency of the security after the conversion according to the ECB exchange rates valid on the day when the fee is charged. The fee will be charged in the currency in which the security is nominated. The service of Portfolio management is subject to VAT and VAT will be added to the fees in the calculation.

## **5. Other services of WEM**

Fee for other services of WEM not listed in these Service charges will be agreed individually depending on type and complexity of a service.

In individual cases WEM is entitled to modify the amount of any fee listed in these Service charges. The client will be informed on modified fee before provision of a service.

Sample calculations of individual fees are published on [www.wemocp.sk](http://www.wemocp.sk) in the Documents section.

These Service charges are valid from 01.03.2021