

CONSERVATIVE INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€1,800
Maximum target amount	Not determined
Recommended holding period	At least 5 years
Optimum portfolio structure	75 % conservative component, 25 % dynamic component

Investment restrictions:

- Maximum share of equity component investments - 30%
- Maximum share of bond component investments - 70%
- Maximum cash share - 10%
- The share of a single instrument in the portfolio must not exceed a weighting of 25%
- The strategy includes reinvesting of returns

Risk indicator:

- Product classification: 3 (SRRI)

The conservative investment strategy is intended for Clients with a slightly higher risk aversion, whose holding period is at least 5 years. Investors seek a higher return compared to classic savings products and, at the same time, they are willing and able to assume the risk. They are aware that a change in the holding period may significantly contribute to increased likelihood of a negative investment result.

Investment strategy objectives:

The strategy aims to achieve returns through investments in selected ETFs (exchange-traded funds). No investments are made in non-ETFs. **The conservative strategy** is based on medium-term holding periods with an optimum 75/25 portfolio structure (75% conservative component, 25% dynamic component), while the portfolio structure should not exceed the 70/30 ratio (70% conservative component, 30% dynamic component). **The conservative strategy** aims to achieve an above-average return (compared to bank deposits and other forms of savings).

PARTNERS INVESTMENTS, o.c.p., a.s.,

Einsteinova 24, 851 01 Bratislava, CRN: 52 413 179, TIN: 2121011475

The Company is incorporated in the Business Register of the Bratislava I District Court, Section Sa, File No 6941/B

Tel.: +421-2-32 002 732, e-mail: info@partnersinvestments.sk

The conservative component includes bond ETFs that invest in bonds with shorter, intermediate and longer-term bonds. This component is diversified geographically, investing primarily in corporate bonds, and to a lesser extent in government bonds. It focuses on both investment-grade and non-investment-grade bonds. Investments in US or in emerging markets may not be hedged in euros, although the strategy internally hedged instruments are preferred in the selection process.

The dynamic component contains equity ETFs and equity funds. Those may be either index or actively managed ETFs, or other funds. The component is diversified both geographically and by sector. It may also include factor ETFs and other ETFs with different investment strategies (size, momentum, quality, growth, value, minimum volatility).

The conservative investment strategy is actively managed. Allocations may change based on market conditions or when switching between ETF alternatives while preserving the defined portfolio's strategy, allocation and diversification. The portfolio may be structured differently from the optimum allocation and individual components may a 5% share of the entire portfolio against their target allocation.

Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

Investment - €200 per month

A favorable scenario - expected balance after costs	14 833,13 €
Income/loss (money weighted):	+ 8,10% p.a.
Neutral scenario - expected balance after costs	13 284,90 €
Income/loss (money weighted):	+ 3,95% p.a.
Unfavorable scenario - expected balance after costs	11 908,74 €
Income/loss (money weighted):	-0,30% p.a.
Stress scenario - expected balance after costs	10 764,77 €
Income/loss (money weighted):	-4,34% p.a.

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The table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €12,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy. The scenarios may not factor in all costs and the total costs may differ depending on the selected broker.

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CONSERVATIVE ESG INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€1,800
Maximum target amount	Not determined
Recommended holding period	At least 5 years
Optimum portfolio structure	75% bond component, 25% equity component

Investment restrictions:

- Maximum share of equity component investments - 30%
- Maximum share of bond component investments - 80%
- Maximum cash share - 10%
- The strategy includes reinvesting of returns
- The share of a single instrument in the portfolio must not exceed a weighting of 25%

Risk indicator:

- Product classification: 3 (SRRI)

The conservative ESG investment strategy is intended for Clients with a slightly higher risk aversion, whose holding period is at least 5 years. Investors seek a higher return compared to classic savings products and, at the same time, they are willing and able to assume the risk. They are aware that a change in the holding period may significantly contribute to increased likelihood of a negative investment result.

Investment strategy objectives:

The strategy aims to achieve returns through investments in selected ETFs (exchange-traded funds). No investments are made in non-ETFs. **The conservative ESG strategy** is based on medium-term holding periods with an optimum 75/25 portfolio structure (75% bond component, 25% equity component) but it should not exceed the 70/30 ratio (70% bond component, 30% equity component). **The conservative ESG strategy** aims to achieve an above-average return (compared to bank deposits or other forms of savings).

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The portfolio's bond component consists of bond ETFs investing only in companies factoring ESG aspects in their business activities. The vast majority of investments are made The conservative component includes bond ETFs that invest in bonds with shorter, intermediate and longer maturities. This component is diversified geographically, investing primarily in corporate bonds, and to a lesser extent in government bonds. It focuses on both investment-grade and non-investment-grade bonds. Investments in US or emerging market bonds may not be hedged to the euro, although the strategy internally hedged instruments are preferred in the selection internally hedged instruments are preferred in the selection.

The dynamic component includes equity ETFs or equity funds that are fully governed by ESG principles. These may be index or actively managed ETFs or funds. The component is diversified geographically and by sector. It may include factor ETFs or different ETFs focusing on different investment strategies (size, momentum, quality, growth, value, minimum volatility).

The conservative ESG investment strategy is actively managed. Allocations may change based on market conditions or when switching between ETF alternatives while preserving the defined portfolio's strategy, allocation and diversification. The portfolio may be structured differently from the optimum allocation and individual components may 5% share of the entire portfolio against their target allocation.

Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

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Investment - €200 per month

A favorable scenario - expected balance after costs	14 165,31 €
Income/loss (money weighted):	+6,38% p.a.
Neutral scenario - expected balance after costs	13 035,33 €
Income/loss (money weighted):	+3,22% p.a.
Unfavorable scenario - expected balance after costs	12 040,00 €
Income/loss (money weighted):	+0,13% p.a.
Stress scenario - expected balance after costs	10 793,58 €
Income/loss (money weighted):	-4,23% p.a.

This table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €12,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy. The scenarios may not factor in all costs and total costs may also differ depending on the selected broker.

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BALANCED INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€2,520
Maximum target amount	Not determined
Recommended holding period	At least 10 years
Optimum portfolio structure	50% conservative component, 50% dynamic component

Investment restrictions:

- Maximum share of equity component investments - 60%
- Maximum share of bond component investments - 60%
- Maximum cash share - 10%
- The share of a single instrument in the portfolio must not exceed a weighting of 25%
- The strategy includes reinvesting of returns

Risk indicator:

- Product classification: 4 (SRRI)

The balanced investment strategy is intended for Clients with a lower risk aversion, whose holding period is at least 10 years. Investors seek a higher return and are willing and able to assume risk. They are aware that a change in the holding period may significantly contribute to increased likelihood of a negative investment result.

Investment strategy objectives:

The strategy aims to achieve returns through investments in selected ETFs (exchange-traded funds). No investments are made in non-ETFs. The balanced investment strategy is based on medium to long-term holding periods with an optimum 50/50 portfolio structure (50% conservative component, 50% dynamic component), while it should not exceed the 40/60 ratio (40% conservative component, 60% dynamic component). The balanced strategy aims to achieve a higher yield appreciation potential at a higher volatility level.

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The conservative component includes bond ETFs that invest in bonds with shorter, intermediate and longer-term bonds. This component is diversified geographically, investing primarily in corporate bonds, and to a lesser extent in government bonds. It focuses on both investment-grade and non-investment-grade bonds. Investments in US or in emerging markets may not be hedged in euros, although the strategy internally hedged instruments are preferred in the selection process.

The dynamic component contains equity ETFs and equity funds. Those may be either index or actively managed ETFs, or other funds. The component is diversified both geographically and by sector. It may also include factor ETFs and other ETFs with different investment strategies (size, momentum, quality, growth, value, minimum volatility).

The balanced investment strategy is actively managed. Allocations may change based on market conditions or when switching between ETF alternatives while preserving the defined portfolio's strategy, allocation and diversification. The portfolio may be structured differently from the optimum allocation and individual components may 10% share of the entire portfolio against their target allocation.

Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

Investment - €200 per month

A favorable scenario - expected balance after costs	41 772,50 €
Income/loss (money weighted):	+10,19% p.a.
Neutral scenario - expected balance after costs	33 057,43 €
Income/loss (money weighted):	+6,06% p.a.
Unfavorable scenario - expected balance after costs	26 677,49 €
Income/loss (money weighted):	+2,06% p.a.
Stress scenario - expected balance after costs	19 009,75 €
Income/loss (money weighted):	-4,81% p.a.

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The table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €24,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy.

The scenarios may not factor in all costs and the total costs may differ depending on the selected broker.

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BALANCED ESG INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€2,520
Maximum target amount	Not determined
Recommended holding period	At least 10 years
Optimum portfolio structure	50% bond component, 50% equity component

Investment restrictions:

- Maximum share of equity component investments - 60%
- Maximum share of bond component investments - 60%
- Maximum cash share - 10%
- The strategy includes reinvesting of returns
- The share of a single instrument in the portfolio must not exceed a weighting of 25%

Risk indicator:

- Product classification: 4 (SRRI)

The balanced ESG investment strategy is intended for Clients with a lower risk aversion, whose holding period is at least 10 years. Investors seek a higher return and are willing and able to assume risk. They are aware that a change in the holding period may significantly contribute to increased likelihood of a negative investment result.

Investment strategy objectives:

The strategy aims to achieve returns through investments in selected ETFs (exchange-traded funds). No investments are made in non-ETFs. **The balanced ESG strategy** is based on medium to long-term holding periods with an optimum 50/50 portfolio distribution (50% bond component, 50% equity component); the portfolio structure should not exceed the 40/60 ratio (40% bond component, 60% equity component). **The balanced ESG strategy** aims to achieve a higher yield appreciation potential at a higher volatility level.

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The portfolio's bond component consists of bond ETFs investing only in companies that consider ESG aspects in their business. The conservative component includes bond ETFs that invest in bonds with shorter, intermediate and longer-term bonds. This component is diversified geographically, investing primarily in corporate bonds, and to a lesser extent in government bonds. It focuses on both investment-grade and non-investment-grade bonds. Investments in US or in emerging markets may not be hedged in euros, although the strategy internally hedged instruments are preferred in the selection process.

The dynamic component includes equity ETFs or equity funds that are fully governed by ESG principles. These may be index or actively managed ETFs or funds. The component is diversified geographically and by sector. It may include factor ETFs or different ETFs focusing on different investment strategies (size, momentum, quality, growth, value, minimum volatility).

The balanced ESG investment strategy is actively managed. Allocations may change based on market conditions or when switching between ETF alternatives while preserving the defined portfolio's strategy, allocation and diversification. The portfolio may be structured differently from the optimum allocation and individual components may be 10% share of the entire portfolio against their target allocation.

Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

Investment - €200 per month

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A favorable scenario - expected balance after costs	41 181,78 €
Income/loss (money weighted):	+9,95% p.a.
Neutral scenario - expected balance after costs	32 133,38 €
Income/loss (money weighted):	+5,55% p.a.
Unfavorable scenario - expected balance after costs	25 639,55 €
Income/loss (money weighted):	+1,30% p.a.
Stress scenario - expected balance after costs	19 116,59 €
Income/loss (money weighted):	-4,68% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €24,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy.

The scenarios may not factor in all costs and total costs may also differ depending on the selected broker.

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REAL ESTATE INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€2,520
Maximum target amount	Not determined
Recommended holding period	At least 10 years
Optimum portfolio structure	100% equity component

Investment restrictions:

- Maximum share of equity component investments - 20%
- Maximum share of real estate component investments - 80%
- Maximum cash share - 10%
- The strategy includes reinvesting of returns

Risk indicator:

- Product classification: 4 (SRRI)

The real estate investment strategy is intended for Clients whose holding period is at least 10 years. It is designed for balanced-profile investors interested in stable appreciation of their funds on the real estate market or dynamic investors wishing to diversify their portfolios with an alternative real estate component.

Investment strategy objectives:

Real estate, as an alternative investment, is characterized by a lower dependence on stock and bond performance, securing either a lower volatility or increased performance in the whole investment portfolio.

Strategy

PI invests in assets with a close connection to the real estate market. They may include so called REITS (Real Estate Investment Trusts), real estate ETFs, direct equity investments or other real estate assets. Investments are primarily directed to the region of Central and Eastern Europe, a smaller portion is invested on other developed western markets such as the USA, Japan, and Australia. Real estate is not limited in terms of type or sector.

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Investments focus mainly on commercial real estate items intended for logistics and e-commerce, office buildings and shopping centers. Residential buildings are invested in to a smaller extent. The strategy's returns are generated mainly through regularly collected rent, real estate value increase, and capital gains on securities.

The real estate investment strategy is actively managed. Allocations may change based on market conditions or upon switching between alternative investment instruments while preserving the strategy, allocation and diversification of the defined portfolio.

Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

Investment - €200 per month

A favorable scenario - expected balance after costs	35 635,65 €
Income/loss (money weighted):	+7,41% p.a.
Neutral scenario - expected balance after costs	30 959,01 €
Income/loss (money weighted):	+4,87% p.a.
Unfavorable scenario - expected balance after costs	27 072,67 €
Income/loss (money weighted):	+2,35% p.a.
Stress scenario - expected balance after costs	20 948,82 €
Income/loss (money weighted):	-2,76% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €24,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy.

The scenarios may not factor in all costs and total costs may also differ depending on the selected broker.

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DYNAMIC INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€3,600
Maximum target amount	Not determined
Recommended holding period	At least 15 years
Optimum portfolio structure	0% conservative component, 100% dynamic component

Investment restrictions:

- Minimum share of equity component investments - 80%
- Maximum share of bond component investments - 20%
- Maximum cash share - 10%
- The share of a single instrument in the portfolio must not exceed a weighting of 25%
- The strategy includes reinvesting of returns

Risk indicator:

- Product classification: 5 (SRRI)

The dynamic investment strategy is intended for Clients with a low risk aversion, whose holding period is at least 15 years. Investors seek high returns and are willing and able to bear an increased risk. They are aware that a change in the holding period may significantly contribute to increased likelihood of a negative investment result.

Investment strategy objectives:

The strategy aims to achieve returns through investments in selected funds and ETFs (exchange-traded funds). No investments are made in non-ETFs. The dynamic investment strategy is based on long-term holdings and an optimum 0/100 portfolio structure (0% conservative component, 100% dynamic component). An alternative component may be also used to reach the strategy's goals. The dynamic investment strategy aims to achieve a high yield potential at a high volatility level.

The conservative component consists of bond ETFs and bond funds investing in debt securities with medium and longer maturities. This component is diversified geographically with

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investments in both government and corporate bonds. In terms of credit, it focuses on bonds with both investment and non-investment ratings. Investments into US or EM bonds may not be hedged in euro.

The dynamic component includes equity ETFs or equity funds that are fully governed by ESG principles. These may be index or actively managed ETFs or funds. The component is diversified geographically and by sector. It may include factor ETFs or different ETFs focusing on different investment strategies (size, momentum, quality, growth, value, minimum volatility).

The dynamic component may contain ETFs or funds investing in commodities or real estate. The dynamic component may also purchase ETFs with special strategies (long short ETFs).

The dynamic investment strategy is actively managed. Allocations may change based on market conditions or when switching between ETF alternatives while preserving the defined portfolio's strategy, allocation and diversification. Portfolio distribution may differ from the optimal allocation and individual components may be over- or underweighted by 20%.

Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

Investment - €200 per month

A favorable scenario - expected balance after costs	131 032,01 €
Income/loss (money weighted):	+14,67% p.a.
Neutral scenario - expected balance after costs	67 723,15 €
Income/loss (money weighted):	+7,68% p.a.
Unfavorable scenario - expected balance after costs	38 571,09 €
Income/loss (money weighted):	+0,90% p.a.
Stress scenario - expected balance after costs	20 782,75 €
Income/loss (money weighted):	-8,06% p.a.

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The table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €36,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy.

The scenarios may not factor in all costs and the total costs may differ depending on the selected broker.

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THEMATIC ESG INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€3,600
Maximum target amount	Not determined
Recommended holding period	At least 15 years
Optimum portfolio structure	100% equity component

Investment restrictions:

- Maximum share of equity component investments - 100%
- Maximum cash share - 10%
- The strategy includes reinvesting of returns
- The share of a single instrument in the portfolio must not exceed a weighting of 25%

Risk indicator:

- Product classification: 5 (SRRI)

The thematic ESG investment strategy is intended for clients with a low risk aversion, whose holding period is at least 15 years. Investors seek high returns and are willing and able to bear an increased risk. They are aware that a change in the holding period may significantly contribute to increased likelihood of a negative investment result.

Investment strategy objectives:

The Thematic Strategy is a dynamic portfolio with a 100% representation of sustainable equities through ETFs. The portfolio is made up of thematic investments that are alternatives to traditional investment strategies. The key drivers are a focus on the sources of future growth, global challenges, structural change and the megatrends of the coming decades. The 4 main megatrends that have been identified as the most important for the future of society are demographics, environment, digitalization and global change. Individual topics from these megatrends are selected for the portfolio based on long-term potential and current situation as well as adoption rates or other fundamentals.

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Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

Investment - €200 per month

A favorable scenario - expected balance after costs	187 567,43 €
Income/loss (money weighted):	+18,19% p.a.
Neutral scenario - expected balance after costs	76 732,96 €
Income/loss (money weighted):	+9,07% p.a.
Unfavorable scenario - expected balance after costs	36 990,09 €
Income/loss (money weighted):	+0,36% p.a.
Stress scenario - expected balance after costs	18 633,88 €
Income/loss (money weighted):	-9,90% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €36,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy.

The scenarios may not factor in all costs and total costs may also differ depending on the selected broker.

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DYNAMIC ESG INVESTMENT STRATEGY

Regular investing

Basic information:

Reference currency	EUR
Minimum monthly investment amount	€30
Minimum target amount	€3,600
Maximum target amount	Not determined
Recommended holding period	At least 15 years
Optimum portfolio structure	100% equity component, 0% bond component

Investment restrictions:

- Minimum share of equity component investments - 80%
- Maximum cash share - 10%
- Maximum share of bond component investments - 20%
- The strategy includes reinvesting of returns
- The share of a single instrument in the portfolio must not exceed a weighting of 25%

Risk indicator:

- Product classification: 5 (SRRI)

The ESG investment strategy is intended for Clients whose holding period is at least 15 years. Investors are willing and able to bear increased risk in order to seek high returns. They are aware that a change in the holding period may significantly contribute to increased likelihood of a negative investment result. They want to reach their objective by investing in socially responsible companies that operate outside controversial sectors. The dynamic investment strategy is actively managed. The strategy's structure may change based on market conditions or upon switching between ETF alternatives while preserving the strategy, allocation and diversification of the defined portfolio. The portfolio may be structured differently from the optimum allocation and individual components may be 20% overweight or underweight. The dynamic investment strategy aims to achieve a high yield potential at a high volatility level.

Investment strategy objectives:

The conservative component includes bond ETFs that invest in bonds with shorter, intermediate and longer-term bonds. This component is diversified geographically, investing primarily in corporate bonds, and to a lesser extent in government bonds. It focuses on both invest-

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ment-grade and non-investment-grade bonds. Investments in US or in emerging markets may not be hedged in euros, although the strategy internally hedged instruments are preferred in the selection process.

The dynamic component includes equity ETFs or equity funds that are fully governed by ESG principles. These may be index or actively managed ETFs or funds. The component is diversified geographically and by sector. It may include factor ETFs or different ETFs focusing on different investment strategies (size, momentum, quality, growth, value, minimum volatility).

Risks and Scenarios:

The return of any invested amount is not guaranteed and past income is no guarantee of future income. The risk indicator has been calculated under the assumption of compliance with the holding period. Actual risks may significantly differ should the strategy be to sell before the end of the recommended holding period.

Investment - €200 per month

A favorable scenario - expected balance after costs	115 489,23 €
Income/loss (money weighted):	+13,39% p.a.
Neutral scenario - expected balance after costs	66 261,08 €
Income/loss (money weighted):	+7,44% p.a.
Unfavorable scenario - expected balance after costs	41 141,87 €
Income/loss (money weighted):	+1,73% p.a.
Stress scenario - expected balance after costs	21 040,63 €
Income/loss (money weighted):	-7,86% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if €200 is invested and the target amount is €36,000. The actual return may be lower.

The above scenarios represent only future return estimates based on previous performance on financial markets. Your investment may perform differently depending on how long you follow the strategy.

The scenarios may not factor in all costs and total costs may also differ depending on the selected broker.

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FINANCIAL INSTRUMENTS INCLUDED IN ONE-TIME INVESTMENT STRATEGIES

NAME	ISIN
Amundi Index Euro Corporate Sr	LU1437018168
Amundi Index MSCI Europe SRI U	LU1861137484
Amundi Index MSCI USA SRI UCIT	LU2153616599
Amundi Index MSCI World SRI UC	LU1861134382
Amundi Msci Emerging ESG Leaders	LU2109787551
iShares Ageing Population	IE00BYZK4669
iShares Automation & Robotics	IE00BYZK4552
iShares Digitalisation UCITS ETF	IE00BYZK4883
iShares EDGE MSCI EM MIN VOL	IE00B8KGV557
iShares EDGE MSCI ERP MINVOL	IE00B86MWN23
iShares EDGE S&P500 MINVOL EUR-H	IE00BYX8XD24
iShares EUR High Yield Corp Bo	IE00BJK55C48
iShares EURO HY CORP EUR ACC	IE00BF3N7094
iShares Healthcare Innovation	IE00BYZK4776
iShares JPM USD EM BND EUR-H	IE00BJ5JPH63
iShares MSCI EM SRI UCITS ETF	IE00BYVJRP78
iShares MSCI Europe SRI UCITS	IE00B52VJ196
iShares MSCI USA SRI UCITS ETF	IE00BYVJRR92
iShares US AGG BND EUR-H A	IE00BDFJYM28
iShares USD Development Bank B	IE00BMCZLH06
iShares USD High Yield Corp Bo	IE00BMDFDY08
PIMCO STHY CORP H-EUR ACC	IE00BD26N851
UBS Lux Fund Solutions - Bloom	LU1215461325
UBS Lux Fund Solutions - J.P.	LU1974696418
UBS Lux Fund Solutions - MSCI	LU1273488715
X EUR CORPORATE BOND	LU0478205379

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FINANCIAL INSTRUMENTS INCLUDED IN ONE-TIME INVESTMENT STRATEGIES

NAME	ISIN
X MSCI JAPAN EUR	LU0659580079
Xtrackers MSCI Japan ESG UCITS	IE00BG36TC12
ISHARES ESG USD EM BD EUR-HA	IE00BKP5L730
ISHARES EURO GOVT CLIM EUR A	IE00BLDGH553
JPM EUR CORP REI 1-5 ESG ETF	IE00BF59RW70
AMUNDI MSCI NORTH AMERICA ES	IE000MYCJA42
AMUNDI S&P 500 ESG UCITS ACC	IE000KXCXR3
UBS ETF MSCI PACIFIC SRI ACC	LU0950674928
AM MSCI EX CHINA ESG SELECT	LU2345046655
UBS ETF W SCSR USD ACC	IE00BKSCBX74
ISHARES MSCI WLD VAL ESG UA	IE000H1H16W5
ISHARES MSCI WLD MMTM ESG UA	IE000L5NW549
X ARTIFICIAL INTEL BIG DA 1C	IE00BGV5VN51
SPDR BBG EM LCL BD-ACC	IE00BFWFPY67
ISHARES EURO CORP 1-5YR	IE000F6G1DE0
VANG FTSE NA USDA	IE00BK5BQW10
SPDR S&P 500 UCITS ETF ACC	IE000XZSV718
AMDI STOXX EUROPE 600 ACC	LU0908500753
AM MSCI EMERG EX CHINA-ETF A	LU2009202107
ISHARES MSCI WLD SMALL CAP	IE00BF4RFH31
ISHARES EDGE MSCI WRLD VALUE	IE00BP3QZB59
ISHR EDGE MSCI WRLD MOMENTUM	IE00BP3QZ825
AM S&P G HEALTH CAR ETF DR U	IE0006FM6MI8
ISHARES GLOBAL WATER USD ACC	IE000CFH1JX2
FT NSDQ CLN EDG SMRT GRID	IE000J80JTL1
RIZE CYBERSECURITY UCITS ETF	IE00BJXRZJ40
X FUTURE MOBILITY 1C	IE00BGV5VR99

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NAME	ISIN
ISHARES MSCI GLB SEMICNDCT A	IE00018KRLL9
WT BLOCKCHAIN UCITS ETF USDA	IE00094ORNE6
AXA ACT BIODIVERSITY EQUCITS	IE000SBHVL31
RIZE ENVIRONMENTAL ETF	IE00BLRPRR04
VANG ESG FTSE APAC ACC	IE000GOJO2A3
AMUNDI STOXX EUROPE 600 ESG	LU1681040223
ARK ARTFCL INTLLGEN & RBOTIC	IE0003A512E4
VANECK SPACE INNOVATORS ETF	IE000YU9K6K2

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INVESTMENT RISKS

Risks that may affect investment performance.

Market risk

Market risk relates to the global development on financial markets immediately affecting values of individual portfolio assets. Depending on the nature of the market factor that can cause a change in the value of a given investment asset, market risk is mainly understood as interest rate, currency and equity risk. Other significant risks include liquidity, operational, legal, and political risks.

Currency risk

The currency risk relates to changes in the value of asset expressed in euros due to exchange rate changes between the euro and the currency in which the asset is denominated. The value of an asset denominated in a currency other than the euro and expressed in euros increases when the currency exchange rate strengthens against the euro. The value of an asset denominated in a currency other than the euro and expressed in euros decreases when the currency exchange rate weakens in respect of EUR. The degree of currency risk depends primarily on the current percentage in the portfolio of the assets invested in a currency other than the euro. An investment strategy may invest in financial instruments denominated in currencies other than the euro.

Interest rate risk

Interest rate risk is the risk of loss due to market interest rate fluctuations. They may affect primarily the bond components of portfolios. A rise in financial market interest rates decreases the value of financial debt instruments in the portfolio. On the other hand, a fall in financial market interest rates increases the value of financial debt instruments in the portfolio. In addition to interest rate risk, performance of a financial debt instrument is also affected by credit risk. It means the risk of loss due to a debtor's failure to comply with agreed terms and conditions of an obligation. The degree of the risk depends on the issuer's economic situation. The portfolio's interest rate and credit risk are managed by managing the portfolio duration, the portfolio's average maturity, and by investment limits restricting riskier types of assets.

Equity risk

Equity risk means the risk of an adverse change in the market prices of equity investment instruments and/or financial derivatives related to such instruments. The source of the risk is trading in equity instruments.

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Liquidity risk

Liquidity risk is associated with the inability to convert a specific investment instrument to cash at the required price or to purchase or sell an investment instrument at the desired time or volume.

Operational risk

Operational risk closely relates to portfolio administration errors caused by a management company, depository, securities dealer or external business partners.

Legal and political risks

This primarily means the risk of change in tax systems or legislation of the countries where issuers of the financial instruments included in the portfolio operate.

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