

CONSERVATIVE INVESTMENT STRATEGY

Basic information:

Reference currency	EUR
Minimum one-time investment	€5,000
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 - 80%
- 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 distribution (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).

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.

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

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

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

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 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 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 €10,000

A favorable scenario - expected balance after costs	14 761,32 €
Income/loss:	+8,10% p.a.
Neutral scenario - expected balance after costs	12 134,44 €
Income/loss:	+3,95% p.a.
Unfavorable scenario - expected balance after costs	9 850,55 €
Income/loss:	-0,30% p.a.
Stress scenario - expected balance after costs	8 008,88 €
Income/loss:	-4,34% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if you invest €10,000. The actual return may be lower.

The above scenarios only estimate future returns based on previous 10-year returns 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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CONSERVATIVE ESG INVESTMENT STRATEGY

Basic information:

Reference currency	EUR
Minimum one-time investment	€5,000
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%

Ukazovateľ rizika:

- 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 distribution (75% bond component, 25% equity component), where the portfolio structure 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).

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.

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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 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 be 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 €10,000

A favorable scenario - expected balance after costs	13 622,59 €
Income/loss:	+6,38% p.a.
Neutral scenario - expected balance after costs	11 715,95 €
Income/loss:	+3,22% p.a.
Unfavorable scenario - expected balance after costs	10 065,61 €
Income/loss:	+0,13% p.a.
Stress scenario - expected balance after costs	8 054,44 €
Income/loss:	-4,23% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if you invest €10,000. The actual return may be lower.

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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

Basic information:

Reference currency	EUR
Minimum one-time investment	€5,000
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 distribution (50% conservative component, 50% dynamic component), while the portfolio's structure 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.

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

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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 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 €10,000

A favorable scenario - expected balance after costs	26 391,90 €
Income/loss:	+10,19% p.a.
Neutral scenario - expected balance after costs	18 018,08 €
Income/loss:	+6,06% p.a.
Unfavorable scenario - expected balance after costs	12 267,21 €
Income/loss:	+2,06% p.a.
Stress scenario - expected balance after costs	6 111,37 €
Income/loss:	-4,81% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if you invest €10,000. 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 ESG INVESTMENT STRATEGY

Basic information:

Reference currency	EUR
Minimum one-time investment	€5,000
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.

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.

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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 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 €10,000

A favorable scenario - expected balance after costs	25 811,09€
Income/loss:	+9,95% p.a.
Neutral scenario - expected balance after costs	17 160,56 €
Income/loss:	+5,55% p.a.
Unfavorable scenario - expected balance after costs	11 375,97 €
Income/loss:	+1,30% p.a.
Stress scenario - expected balance after costs	6 188,93 €
Income/loss:	-4,68% p.a.

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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

Basic information:

Reference currency	EUR
Minimum one-time investment	€5,000
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 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 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

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on different investment strategies (size, momentum, quality, growth, value, minimum volatility).

The dynamic component contains 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. The portfolio allocation may differ from the optimal allocation and individual components may be overweighted 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 €10,000

A favorable scenario - expected balance after costs	77 973,15€
Income/loss:	+14,67% p.a.
Neutral scenario - expected balance after costs	30 350,39 €
Income/loss:	+7,68% p.a.
Unfavorable scenario - expected balance after costs	11 446,76 €
Income/loss:	+0,90% p.a.
Stress scenario - expected balance after costs	2 834,60 €
Income/loss:	-8,06% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if you invest €10,000. 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

Basic information:

Reference currency	EUR
Minimum one-time investment	€5,000
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 dynamic ESG investment strategy is intended for Clients whose holding period is at least 15 years. Investors 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 ESG 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 distribution of the portfolio may differ from the optimal allocation and individual components may be overweighted or underweighted by 20%. **The dynamic ESG 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 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.

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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 €10,000

A favorable scenario - expected balance after costs	65 895,39 €
Income/loss:	+13,39% p.a.
Neutral scenario - expected balance after costs	29 326,53 €
Income/loss:	+7,44% p.a.
Unfavorable scenario - expected balance after costs	12 942,11 €
Income/loss:	+1,73% p.a.
Stress scenario - expected balance after costs	2 929,24 €
Income/loss:	-7,86% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if you invest €10,000. 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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THEMATIC INVESTMENT STRATEGY

Basic information:

Reference currency	EUR
Minimum one-time investment	€5,000
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 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.

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 €10,000

A favorable scenario - expected balance after costs	122 706,29 €
Income/loss:	+18,19% p.a.
Neutral scenario - expected balance after costs	36 774,63 €
Income/loss:	+9,07% p.a.
Unfavorable scenario - expected balance after costs	10 551,00 €
Income/loss:	+0,36% p.a.
Stress scenario - expected balance after costs	2 094,68 €
Income/loss:	-9,90% p.a.

The table shows an example of the expected return you may achieve during the recommended holding period if you invest €10,000. The actual return may be lower.

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FINANCIAL INSTRUMENTS INCLUDED IN ONE-TIME INVESTMENT STRATEGIES

NAME	ISIN
Amundi Index Euro Corporate SRI UCITS ETF	LU1437018168
Amundi MSCI Emerging ESG Leaders Select UCITS ETF	LU2109787551
Amundi MSCI Emerging Ex China ESG Leaders Select UCITS ETF	LU2345046655
Amundi MSCI Emerging Ex China UCITS ETF	LU2009202107
Amundi MSCI Europe SRI Climate Net Zero Ambition CTB UCITS ETF	LU1861137484
Amundi MSCI North America ESG Climate Net Zero Ambition CTB UCITS ETF	IE000MYCJA42
Amundi MSCI USA SRI Climate Net Zero Ambition PAB UCITS ETF	IE0000U24AJ9
Amundi MSCI World SRI Climate Net Zero Ambition PAB UCITS ETF	IE000Y77LGG9
Amundi S&P 500 ESG UCITS ETF	IE000KXCXR3
Amundi S&P Global Health Care ESG UCITS ETF	IE0006FM6MI8
Amundi Stoxx Europe 600 ESG UCITS ETF	LU1681040223
Amundi Stoxx Europe 600 UCITS ETF	LU0908500753
ARK Artificial Intelligence & Robotics UCITS ETF	IE0003A512E4
First Trust Nasdaq Clean Edge Smart Grid Infrastructure UCITS ETF	IE000J80JTL1
iShares \$ High Yield Corp Bond UCITS ETF	IE00BMDFDY08
iShares \$ TIPS UCITS ETF	IE00BDZVH966
iShares € Corp Bond 1-5yr UCITS ETF	IE000F6G1DE0
iShares € Govt Bond Climate UCITS ETF	IE00BLDGH553
iShares € High Yield Corp Bond ESG UCITS ETF	IE00BJK55C48
iShares € High Yield Corp Bond UCITS ETF	IE00BF3N7094
iShares Ageing Population UCITS ETF	IE00BYZK4669
iShares Automation & Robotics UCITS ETF	IE00BYZK4552
iShares Core EURO STOXX 50 UCITS ETF	IE00B53L3W79
iShares Core MSCI EM IMI UCITS ETF	IE00BKM4GZ66
iShares Core S&P 500 UCITS ETF (EUR Hedged)	IE00B3ZWOK18
iShares Digitalisation UCITS ETF	IE00BYZK4883
iShares Edge MSCI EM Minimum Volatility UCITS ETF	IE00B8KGV557

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

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

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

FINANCIAL INSTRUMENTS INCLUDED IN ONE-TIME INVESTMENT STRATEGIES

NAME	ISIN
iShares Edge MSCI Europe Minimum Volatility UCITS ETF	IE00B86MWN23
iShares Edge MSCI World Momentum Factor ESG UCITS ETF	IE000L5NW549
iShares Edge MSCI World Momentum Factor UCITS ETF	IE00BP3QZ825
iShares Edge MSCI World Value Factor ESG UCITS ETF	IE000H1H16W5
iShares Edge MSCI World Value Factor UCITS ETF	IE00BP3QZB59
iShares Edge S&P 500 Minimum Volatility UCITS ETF	IE00BYX8XD24
iShares Global Water UCITS ETF	IE000CFH1JX2
iShares Healthcare Innovation UCITS ETF	IE00BYZK4776
iShares J.P. Morgan \$ EM Bond EUR Hedged UCITS ETF	IE00BJ5JPH63
iShares J.P. Morgan ESG \$ EM Bond UCITS ETF	IE00BKP5L730
iShares MSCI EM SRI UCITS ETF	IE00BYVJRP78
iShares MSCI Europe SRI UCITS ETF	IE00B52VJ196
iShares MSCI Global Semiconductors UCITS ETF	IE000I8KRLL9
iShares MSCI USA Small Cap UCITS ETF	IE00B3VWM098
iShares MSCI USA SRI UCITS ETF	IE00BYVJRR92
iShares MSCI World Small Cap UCITS ETF	IE00BF4RFH31
iShares US Aggregate Bond EUR Hedged UCITS ETF	IE00BDFJYM28
iShares USD Development Bank Bonds UCITS ETF	IE00BMCZLH06
JPMorgan EUR Corp Bond 1-5Y Research Enhanced ESG UCITS ETF	IE00BF59RW70
PIMCO Euro Short-Term High Yield Corporate Bond Index UCITS ETF	IE00BD26N851
Rize Cybersecurity and Data Privacy UCITS ETF	IE00BJXRZJ40
Rize Environmental Impact 100 UCITS ETF	IE00BLRPRR04
SPDR Bloomberg Emerging Markets Local Bond UCITS ETF	IE00BFWFPY67
SPDR S&P 500 UCITS ETF	IE000XZSV718
UBS ETF - MSCI World Small Cap Socially Responsible UCITS ETF	IE00BKSCBX74
UBS JPM USD EM IG Diversified Bond UCITS ETF	LU1974696418
UBS MSCI Japan Socially Responsible UCITS ETF	LU1273488715

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NAME	ISIN
UBS US Liquid Corp Sustainable UCITS ETF	LU1215461325
VanEck Space Innovators UCITS ETF	IE000YU9K6K2
Vanguard ESG Developed Asia Pacific All Cap UCITS ETF	IE000GOJO2A3
Vanguard EUR Eurozone Government Bond UCITS ETF	IE00BH04GL39
Vanguard FTSE North America UCITS ETF	IE00BK5BQW10
WisdomTree Blockchain UCITS ETF	IE000940RNE6
Xtrackers Artificial Intelligence and Big Data UCITS ETF	IE00BGV5VN51
Xtrackers FTSE Developed Europe Real Estate UCITS ETF	LU0489337690
Xtrackers Future Mobility UCITS ETF	IE00BGV5VR99
Xtrackers II EUR Corporate Bond UCITS ETF	LU0478205379
Xtrackers MSCI Europe Small Cap UCITS ETF	LU0322253906
Xtrackers MSCI Japan ESG UCITS ETF	IE00BG36TC12
Xtrackers MSCI Japan UCITS ETF	LU0659580079

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INVESTMENT RISKS

A list of risks that may affect investment development.

Market risk

Market risk relates to the global development on financial markets, immediately affecting values of individual asset types included in the portfolio. 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

Currency risk relates to changes in the value of an asset expressed in euro due to exchange rate changes between the euro and another currency in which this asset is denominated. The value of an asset denominated in a currency other than the euro and expressed in euro increases when the exchange rate of this currency strengthens against the euro. The value of an asset denominated in a currency other than the euro and expressed in euro decreases when the exchange rate of this currency weakens against the euro. 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 meet their obligations under agreed terms and conditions. The degree of risk depends on the issuer's economic situation. The portfolio's interest rate and credit risks are managed by managing the portfolio duration, the portfolio's average maturity, and by investment limits restricting riskier asset types.

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 the tax systems or legislation of countries where issuers of the financial instruments included in the portfolio operate.

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