

CBL Optimal Opportunities Fund - USD

ISIN: LV0000400984

This material contains information on the estimated costs and fees associated with the relevant investment product (financial instrument) and investment and ancillary services associated with it. This is not marketing material. The provision of this information is prescribed by law, and customers should read it before deciding to invest.

An investment fund is a pool of money collected from the fund's investors to be further invested in different financial instruments in line with the investment policy of the fund. The purpose of investing is to generate income from the increase in the value of investments.

This example shows the estimated costs and fees associated with investing in the Fund for a one-year investment period and the investment amounts specified, i.e. EUR 1,000 and EUR 10,000 or foreign currency equivalent under the zero-return scenario, assuming that transactions in the Fund's investment certificates exceed EUR 100*

Costs	CBL Optimal Opportunities Fund - USD	1,000 asset value	10,000 asset value
Product costs	One-time costs	0.00	0.00
	Fixed costs	25.20	252.00
	All costs associated with transactions	1.60	16.00
	Associated costs (fee for results)	0.00	0.00
Service costs	Initial costs	0.00	0.00
	Fixed costs	0.00	0.00
	All costs associated with transactions	0.00	0.00
	Any fees associated with ancillary services	0.00	0.00
	Associated costs	0.00	0.00
Third-party payments	Third-party payments (incentives) received by JSC Citadele Bank per year	0.00	0.00
Total product costs		26.80	268.00
% of the asset value		2.68%	2.68%
Total service costs		0.00	0.00
% of the asset value		0.00%	0.00%
Total costs		26.80	268.00
% of the asset value		2.68%	2.68%

* Under the Schedule of Fees and Charges of JSC Citadele Bank, transactions in the Fund's investment certificates are free of charge if the transaction amount exceeds EUR 100.

Cumulative impact of costs and expenses on ROI	What you would get if the costs and fees associated with the investment service and product were zero	1,000.00	10,000.00	1,050.00	10,500.00	950.00	9,500.00
	What ROI would be if the costs and fees associated with the investment service and product were zero	0.00%	0.00%	5.00%	5.00%	-5.00%	-5.00%
	Your benefit after all costs and expenses have been paid	973.20	9,732.00	1,021.86	10,218.60	924.54	9,245.40
	Cumulative impact of costs and expenses on the return on investment	Decrease in profit by 26.8 which equals 2.68% of the total investment	Decrease in profit by 268 which equals 2.68% of the total investment	Decrease in profit by 28.14 which equals 2.81% of the total investment	Decrease in profit by 281.4 which equals 2.81% of the total investment	Increase in losses by 25.46 which equals 2.55% of the total investment	Increase in losses by 254.6 which equals 2.55% of the total investment

The table below shows the cumulative impact of costs on ROI in the first year and over the next five years in case of negative, neutral and positive investment scenarios. These scenarios are illustrative and do not rely on objective data analysis.

Investment period	Name	1,000 asset value without increase in value	10,000 asset value without increase in value	1,000 asset value with increase in value by 5% per year	10,000 asset value with increase in value by 5% per year	1,000 asset value with decrease in value by 5% per year	10,000 asset value with decrease in value by 5% per year
1 (one) year	Total profitability (average profitability) less commissions	-26.8 -2.68 %	-268 -2.68 %	21.86 2.19 %	218.6 2.19 %	-75.46 -7.55 %	-754.6 -7.55 %
3 (three) years		-78.26 -7.83 %	-782.65 -7.83 %	70.81 7.08 %	708.07 7.08 %	-220.97 -22.1 %	-2209.66 -22.1 %
5 (five) years		-127.01 -12.7 %	-1270.08 -12.7 %	127.44 12.74 %	1274.37 12.74 %	-360.17 -36.02 %	-3601.68 -36.02 %

Explanation of the fees and costs included in the product and service

Costs	Product costs	Service costs
One-time costs	All costs (included in the price of a financial instrument or added to its price) paid to suppliers of products at the beginning or at the end of an investment in a financial instrument	All costs paid to the bank at the beginning or upon termination of the investment services provision
Fixed costs	All fixed costs associated with the management of a financial product deducted from the value of a financial instrument when investing in a financial instrument (management fees, maintenance costs, etc.)	All fixed costs paid to the bank for services
All costs associated with transactions	All costs arising from the acquisition and alienation of investment fund certificates	All costs associated with completed transactions (e.g. transaction fees, stamp duty)
Fees associated with ancillary services	Not applicable	All costs and commissions associated with ancillary services and not included in the above costs (holding fees)
Associated costs	Fee for results	Fee for results (none)

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