

Information about costs and charges

Ex-ante

EQUITIES: LITHUANIAN, LATVIAN AND ESTONIAN MARKETS

Costs and charges

Example demonstrates costs and charges calculation for investment amount of 10 000 and 30 000 EUR and assumption that investment tenor is one year. Actual costs and charges may be different and depend on actual investment amount

Investment amount (EUR)	10,000		30,000	
Fees	EUR	%	EUR	%
Commission	40	0.40%	105	0.35%
Custody	9.6	0.096%	25.2	0.084%
<i>Total costs and charges</i>	49.6	0.496%	130.2	0.434%

Costs and charges impact on annual return of investment

Example demonstrate cost and charges impact to the net investment return according to three different annual return scenarios. It is not prediction nor guarantee, shown for example purpose only.

Annual return	Investment amount (EUR)	Net annual return according to investment tenor					
		1 year		2 year		3 year	
		EUR	%	EUR	%	EUR	%
10.00%	10,000	950.4	9.50%	1000.4	10.00%	1053.73	10.54%
	30,000	2950.4	9.83%	3100.4	10.33%	3179.80	10.60%
0.00%	10,000	-49.6	-0.50%	-49.6	-0.50%	-49.60	-0.50%
	30,000	-130.2	-0.43%	-130.2	-0.43%	-130.20	-0.43%
-10.00%	10,000	-1050	-10.50%	-999.6	-10.00%	-952.93	-9.53%
	30,000	-3130	-10.43%	-2980	-9.93%	-2840.20	-9.47%