

Costs and fees for a holding period of one year with following assumptions:

- 1) the investment is sold at the end of the year
- 2) total return is zero.

Costs and fees are estimated for an assumed investment amount and holding period, and based on historical data on costs and applicable fees. Estimated costs and fees may deviate from actual costs and fees as actual costs are influenced by market value of the financial instrument.

Rietumu Asset Management Fund - Fixed Income Investment Grade USD (LV0000400901)			
Investment amount		\$ 1 000	\$ 100 000
Purchase fee	<i>Included in the instrument price</i>	0.20 %   \$ 2	0.20 %   \$ 200
Custody fee	<i>Debited from current account</i>	0.25 %   \$ 2.5	0.25 %   \$ 250
<b>Fees collected from the fund during a year</b>		<b>0.88 %   \$ 8.8</b>	<b>0.88 %   \$ 880</b>
Fixed fees	<i>Included in the instrument price</i>	0.88 %   \$ 8.8	0.88 %   \$ 880
<b>Total costs</b>		<b>1.33 %   \$ 13.3</b>	<b>1.33 %   \$ 1330</b>

Rietumu Asset Management Fund - Fixed Income High Yield USD (LV0000400893)			
Investment amount		\$ 1 000	\$ 100 000
Purchase fee	<i>Included in the instrument price</i>	0.35 %   \$ 3.5	0.35 %   \$ 350
Custody fee	<i>Debited from current account</i>	0.25 %   \$ 2.5	0.25 %   \$ 250
<b>Fees collected from the fund during a year</b>		<b>1.30 %   \$ 13</b>	<b>1.30 %   \$ 1300</b>
Fixed fees	<i>Included in the instrument price</i>	1.30 %   \$ 13	1.30 %   \$ 1300
<b>Total costs</b>		<b>1.9 %   \$ 19</b>	<b>1.9 %   \$ 1900</b>

The return characteristics shown here are illustrative and show the total effect of the commissions in three different scenarios: positive, negative and zero return. These scenarios do not indicate and do not guarantee the future return on the investment and are not based on data analysis.

Rietumu Asset Management Fund - Fixed Income Investment Grade USD (LV0000400901)			
Annual return (%)	Annualized holding period return net of fees		
	Holding period		
	1 year	5 years	10 years
5%	3.66%	3.83%	3.85%
0%	-1.33%	-1.17%	-1.15%
-5%	-6.32%	-6.17%	-6.15%

Rietumu Asset Management Fund - Fixed Income High Yield USD (LV0000400893)			
Annual return (%)	Annualized holding period return net of fees		
	Holding period		
	1 year	5 years	10 years
5%	3.09%	3.38%	3.41%
0%	-1.89%	-1.62%	-1.58%
-5%	-6.88%	-6.62%	-6.58%

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