

Information on costs and expenses – Individual investment portfolio

Example 1. Investment amount 500 000 EUR

Asset Allocation						Expected transaction costs					Expected transaction costs					Costs and expenses					Expected return									
Asset type and proportion						Average portfolio turnover					Average Bid/Ask spread					Type of costs and expenses					Expected return		Portfolio risk level (0-low risk, 7-high risk)							
Equity-Simple	Equity-Complex	Bond-Simple	Bond-Complex IG	Bond-Complex HY		Equity-Simple	Equity-Complex	Bond-Simple	Bond-Complex IG	Bond-Complex HY	Equity-Simple	Equity-Complex	Bond-Simple	Bond-Complex IG	Bond-Complex HY	Equity-Simple	Equity-Complex	Bond-Simple	Bond-Complex IG	Bond-Complex HY	Management fee	Portfolio formation fee		Custody and brokerage fee	Total transaction costs	Performance fee	Total costs and expenses (annual)	Expected return (annual)	Expected return after costs and expenses (annual)	
Percentage			100%			100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.50%	0.00%	0.50%	0.15%	0.00%	1.15%	0.50%	0.00%	0.50%	0.15%	0.00%	1.15%	1.38%	0.23%	1
Amount, EUR	-	-	500 000	-	-	-	-	150 000	-	-	-	-	750	-	-	2 500	-	2 500	750	-	5 750	6 877	-	2 500	750	-	6 250	6 877	1 127	
Percentage			50%	50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.60%	0.00%	0.50%	0.15%	0.00%	1.25%	0.60%	0.00%	0.50%	0.15%	0.00%	1.25%	2.64%	1.39%	2
Amount, EUR	-	-	250 000	250 000	-	-	-	75 000	75 000	-	-	-	375	375	-	3 000	-	2 500	750	-	6 250	13 194	-	2 500	750	-	6 250	13 194	6 944	
Percentage				100%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.80%	0.00%	0.50%	0.15%	0.00%	1.45%	0.80%	0.00%	0.50%	0.15%	0.00%	1.45%	3.89%	2.44%	3
Amount, EUR	-	-	-	500 000	-	-	-	150 000	-	-	-	-	750	-	-	4 000	-	2 500	750	-	7 250	19 434	-	2 500	750	-	7 250	19 434	12 184	
Percentage	25%		25%	50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.13%	0.00%	1.83%	1.20%	0.00%	0.50%	0.13%	0.00%	1.83%	4.63%	2.80%	3
Amount, EUR	125 000	-	125 000	250 000	-	125 000	-	37 500	75 000	-	63	-	188	375	-	6 000	-	2 500	625	-	9 125	23 137	-	2 500	625	-	9 125	23 137	14 012	
Percentage	25%			75%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.13%	0.00%	1.83%	1.20%	0.00%	0.50%	0.13%	0.00%	1.83%	5.27%	3.44%	3
Amount, EUR	125 000	-	-	375 000	-	125 000	-	112 500	-	63	-	-	563	-	6 000	-	2 500	625	-	9 125	26 350	-	2 500	625	-	9 125	26 350	17 225		
Percentage			50%	50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.33%	0.00%	2.02%	1.20%	0.00%	0.50%	0.33%	0.00%	2.02%	6.43%	4.42%	3
Amount, EUR	-	-	-	250 000	250 000	-	-	75 000	125 000	-	-	-	-	375	1 250	6 000	-	2 500	1 625	-	10 125	32 227	-	2 500	1 625	-	10 125	32 227	22 102	
Percentage			25%	75%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.41%	0.00%	2.11%	1.20%	0.00%	0.50%	0.41%	0.00%	2.11%	7.66%	5.55%	4
Amount, EUR	-	-	-	125 000	375 000	-	-	37 500	187 500	-	-	-	188	1 875	-	6 000	-	2 500	2 063	-	10 563	38 305	-	2 500	2 063	-	10 563	38 305	27 743	
Percentage		25%	25%	25%	25%	100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.23%	0.00%	1.93%	1.20%	0.00%	0.50%	0.10%	0.00%	1.80%	6.86%	4.94%	4
Amount, EUR	-	125 000	125 000	125 000	125 000	-	125 000	37 500	37 500	62 500	-	125	188	188	625	6 000	-	2 500	1 125	-	9 625	34 317	-	2 500	1 125	-	9 625	34 317	24 692	
Percentage	50%			50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.10%	0.00%	1.80%	1.20%	0.00%	0.50%	0.10%	0.00%	1.80%	6.47%	4.67%	4
Amount, EUR	250 000	-	-	250 000	-	250 000	-	75 000	-	250 000	125	-	375	-	9 000	6 000	-	2 500	500	-	9 000	32 356	-	2 500	500	-	9 000	32 356	23 356	
Percentage				100%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.50%	0.00%	2.20%	1.20%	0.00%	0.50%	0.50%	0.00%	2.20%	8.83%	6.63%	4
Amount, EUR	-	-	-	500 000	-	-	-	250 000	-	250 000	-	-	2 500	-	11 000	6 000	-	2 500	2 500	-	11 000	44 157	-	2 500	2 500	-	11 000	44 157	33 157	
Percentage	25%	25%	25%	25%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.20%	0.00%	1.90%	1.20%	0.00%	0.50%	0.20%	0.00%	1.90%	7.98%	6.08%	5
Amount, EUR	125 000	125 000	125 000	-	125 000	125 000	125 000	37 500	-	62 500	63	125	188	-	625	6 000	-	2 500	1 000	-	9 500	39 887	-	2 500	1 000	-	9 500	39 887	30 387	
Percentage		50%		50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.13%	0.00%	1.83%	1.20%	0.00%	0.50%	0.13%	0.00%	1.83%	8.39%	6.56%	5
Amount, EUR	-	250 000	-	250 000	-	-	250 000	-	75 000	-	-	250	-	375	-	6 000	-	2 500	625	-	9 125	41 939	-	2 500	625	-	9 125	41 939	32 814	
Percentage	50%			50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.28%	0.00%	1.98%	1.20%	0.00%	0.50%	0.28%	0.00%	1.98%	8.78%	6.81%	5
Amount, EUR	250 000	-	-	250 000	-	250 000	-	-	125 000	125	-	-	-	1 250	6 000	-	2 500	1 375	-	-	9 875	43 919	-	2 500	1 375	-	9 875	43 919	34 044	
Percentage		50%		50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.35%	0.50%	0.30%	5.00%	2.88%	1.20%	0.35%	0.50%	0.30%	5.00%	2.88%	10.69%	7.81%	5
Amount, EUR	-	250 000	-	250 000	-	-	250 000	-	125 000	-	-	250	-	1 250	6 000	1 750	2 500	1 500	2 673	14 423	53 465	-	2 500	1 500	2 673	14 423	53 465	39 042		
Percentage	100%					100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.20%	0.00%	0.50%	0.05%	0.00%	1.75%	1.20%	0.00%	0.50%	0.05%	0.00%	1.75%	8.29%	6.54%	6
Amount, EUR	500 000	-	-	-	-	500 000	-	-	-	250 000	250	-	-	-	6 000	-	2 500	250	-	-	8 750	41 466	-	2 500	250	-	8 750	41 466	32 716	
Percentage		75%		25%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.50%	0.35%	0.50%	0.20%	10.00%	3.68%	1.50%	0.35%	0.50%	0.20%	10.00%	3.68%	11.29%	7.61%	6
Amount, EUR	-	375 000	-	125 000	-	-	375 000	-	62 500	-	-	375	-	625	7 500	1 750	2 500	1 000	5 647	18 397	56 468	-	2 500	1 000	5 647	18 397	56 468	38 072		
Percentage	50%	50%				100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	1.50%	0.35%	0.50%	0.08%	10.00%	3.44%	1.50%	0.35%	0.50%	0.08%	10.00%	3.44%	10.18%	6.73%	6
Amount, EUR	250 000	250 000	-	-	-	250 000	250 000	-	-	-	125	250	-	-	7 500	1 750	2 500	375	5 088	17 213	50 882	-	2 500	375	5 088	17 213	50 882	33 669		
Percentage		100%				100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.00%	0.00%	0.50%	0.10%	35.00%	4.68%	0.00%	0.00%	0.50%	0.10%	35.00%	4.68%	11.67%	6.98%	6
Amount, EUR	-	500 000	-	-	-	-	500 000	-	-	-	-	500	-	-	6 000	-	2 500	500	20 419	23 419	58 340	-	2 500	500	20 419	23 419	58 340	34 921		

Equity-Simple - Equities included in major benchmarks; **Equity-Complex** - Equities NOT included in major benchmarks, ETFs, ADRs, UCITS /non-UCITS; **Bond-Simple** - Simple bonds with investment grade rating (without complex mechanisms); **Bond-Complex IG** - Complex bonds with investment grade rating; **Bond-Complex HY** - Complex bonds with high yield rating and other bonds;

Expected return of the portfolio is based on current and historical data evaluation by the specialists of JSC “Rietumu Asset Management” IMF. Expected return does not guarantee future results.

Information on costs and expenses – Individual investment portfolio

Example 2. Investment amount 10 000 000 EUR

Asset Allocation						Expected transaction costs					Expected transaction costs					Costs and expenses					Expected return			
Asset type and proportion						Average portfolio turnover					Average Bid/Ask spread					Type of costs and expenses					Expected return		Portfolio risk level (0-low risk, 7-high risk)	
Equity-Simple	Equity-Complex	Bond-Simple	Bond-Complex IG	Bond-Complex HY		Equity-Simple	Equity-Complex	Bond-Simple	Bond-Complex IG	Bond-Complex HY	Equity-Simple	Equity-Complex	Bond-Simple	Bond-Complex IG	Bond-Complex HY	Management fee	Portfolio formation fee	Custody and brokerage fee	Total transaction costs	Performance fee	Total costs and expenses (annual)	Expected return (annual)		Expected return after costs and expenses (annual)
Percentage		100%				100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.30%	0.00%	0.32%	0.15%	0.00%	0.77%	1.38%	0.61%	1
Amount, EUR	-	10 000 000	-	-	-	-	-	3 000 000	-	-	-	-	15 000	-	-	30 000	-	32 000	15 000	-	77 000	137 545	60 545	
Percentage		50%	50%			100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.40%	0.00%	0.32%	0.15%	0.00%	0.87%	2.64%	1.77%	2
Amount, EUR	-	5 000 000	5 000 000	-	-	-	-	1 500 000	1 500 000	-	-	-	7 500	7 500	-	40 000	-	32 000	15 000	-	87 000	263 880	176 880	
Percentage				100%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.50%	0.00%	0.32%	0.15%	0.00%	0.97%	3.89%	2.92%	3
Amount, EUR	-	-	-	10 000 000	-	-	-	-	3 000 000	-	-	-	15 000	-	-	50 000	-	32 000	15 000	-	97 000	388 688	291 688	
Percentage	25%		25%	50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.13%	0.00%	1.20%	4.63%	3.43%	3
Amount, EUR	2 500 000	-	2 500 000	5 000 000	-	2 500 000	-	750 000	1 500 000	-	1 250	-	3 750	7 500	-	75 000	-	32 000	12 500	-	119 500	462 743	343 243	
Percentage	25%			75%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.13%	0.00%	1.20%	5.27%	4.07%	3
Amount, EUR	2 500 000	-	-	7 500 000	-	2 500 000	-	-	2 250 000	-	1 250	-	-	11 250	-	75 000	-	32 000	12 500	-	119 500	526 999	407 499	
Percentage			50%	50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.33%	0.00%	1.40%	6.43%	5.05%	3
Amount, EUR	-	-	-	5 000 000	5 000 000	-	-	-	1 500 000	2 500 000	-	-	-	7 500	25 000	75 000	-	32 000	32 500	-	139 500	644 538	505 038	
Percentage			25%	75%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.41%	0.00%	1.48%	7.66%	6.18%	4
Amount, EUR	-	-	-	2 500 000	7 500 000	-	-	-	750 000	3 750 000	-	-	-	3 750	37 500	75 000	-	32 000	41 250	-	148 250	766 110	617 860	
Percentage		25%	25%	25%	25%	100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.23%	0.00%	1.30%	6.86%	5.57%	4
Amount, EUR	-	2 500 000	2 500 000	2 500 000	2 500 000	-	2 500 000	750 000	750 000	1 250 000	-	2 500	3 750	3 750	12 500	75 000	-	32 000	22 500	-	129 500	686 344	556 844	
Percentage	50%			50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.10%	0.00%	1.17%	6.47%	5.30%	4
Amount, EUR	5 000 000	-	-	5 000 000	-	5 000 000	-	-	1 500 000	-	2 500	-	-	7 500	-	75 000	-	32 000	10 000	-	117 000	647 119	530 119	
Percentage				100%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.50%	0.00%	1.57%	8.83%	7.26%	4
Amount, EUR	-	-	-	10 000 000	-	-	-	-	-	5 000 000	-	-	-	-	50 000	75 000	-	32 000	50 000	-	157 000	883 147	726 147	
Percentage	25%	25%	25%	25%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.20%	0.00%	1.27%	7.98%	6.71%	5
Amount, EUR	2 500 000	2 500 000	2 500 000	-	2 500 000	2 500 000	2 500 000	750 000	-	1 250 000	1 250	2 500	3 750	-	12 500	75 000	-	32 000	20 000	-	127 000	797 734	670 734	
Percentage		50%		50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.13%	0.00%	1.20%	8.39%	7.19%	5
Amount, EUR	-	5 000 000	-	5 000 000	-	-	5 000 000	-	1 500 000	-	-	5 000	-	7 500	-	75 000	-	32 000	12 500	-	119 500	838 785	719 285	
Percentage	50%			50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.28%	0.00%	1.35%	8.78%	7.44%	5
Amount, EUR	5 000 000	-	-	5 000 000	-	5 000 000	-	-	-	2 500 000	2 500	-	-	25 000	75 000	-	32 000	27 500	-	-	134 500	878 376	743 876	
Percentage		50%		50%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.35%	0.32%	0.30%	5.00%	2.25%	10.69%	8.44%	5
Amount, EUR	-	5 000 000	-	5 000 000	-	-	5 000 000	-	-	2 500 000	-	5 000	-	-	25 000	75 000	35 000	32 000	30 000	53 465	225 465	1 069 296	843 831	
Percentage	100%					100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.00%	0.32%	0.05%	0.00%	1.12%	8.29%	7.17%	6
Amount, EUR	10 000 000	-	-	-	-	10 000 000	-	-	-	-	5 000	-	-	-	75 000	-	32 000	5 000	-	-	112 000	829 316	717 316	
Percentage		75%		25%		100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.35%	0.32%	0.20%	10.00%	2.75%	11.29%	8.54%	6
Amount, EUR	-	7 500 000	-	2 500 000	-	-	7 500 000	-	-	1 250 000	-	7 500	-	-	12 500	75 000	35 000	32 000	20 000	112 937	274 937	1 129 370	854 433	
Percentage	50%	50%				100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.75%	0.35%	0.32%	0.08%	10.00%	2.51%	10.18%	7.66%	6
Amount, EUR	5 000 000	5 000 000	-	-	-	5 000 000	5 000 000	-	-	-	2 500	5 000	-	-	-	75 000	35 000	32 000	7 500	101 764	251 264	1 017 638	766 374	
Percentage		100%				100%	100%	30%	30%	50%	0.05%	0.10%	0.50%	0.50%	1.00%	0.00%	0.00%	0.32%	0.10%	35.00%	4.50%	11.67%	7.16%	6
Amount, EUR	-	10 000 000	-	-	-	-	10 000 000	-	-	-	-	10 000	-	-	-	-	-	32 000	10 000	408 378	450 378	1 166 795	716 417	

Equity-Simple - Equities included in major benchmarks; **Equity-Complex** - Equities NOT included in major benchmarks, ETFs, ADRs, UCITS /non-UCITS; **Bond-Simple** - Simple bonds with investment grade rating (without complex mechanisms); **Bond-Complex IG** - Complex bonds with investment grade rating; **Bond-Complex HY** - Complex bonds with high yield rating and other bonds;

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