

Investment period

- Time period during which the Client shall invest money into the Portfolio shall be stated in years
- Minimum investment period shall be 5 years
- Maximum investment period shall be 40 years (for Clients with a conservative risk profile 14 years, for Clients with a balanced risk profile 30 years)

Investment frequency

- Number of Client's financial investments into the Portfolio within a period of 12 consecutive months
- Client may select the investment frequency of annually (once a year), semi-annually (twice a year), quarterly (4 times a year), monthly (12 times a year) or a one-off payment

Regular investment

- The amount of financial means which the Client regularly invests into the Portfolio shall be in accordance with the investment frequency
- Minimum amount of regular monthly investment shall be EUR 100 / USD 100 / GBP 100
- Minimum amount of total annual investment shall be EUR 1,200 / USD 1,200 / GBP 1,200

Extraordinary investment

- Amount of cash which the Client invests into the Portfolio outside the scope agreed in the Agreement
- Minimum amount of extraordinary investment is EUR 2,000 / USD 3,000 / GBP 2,000
- Application for extraordinary investment shall be submitted using a document supplied by the Broker
- Investment currency for the extraordinary investment is identical to the currency selected in the Agreement. If the extraordinary investment is not denominated in the currency selected in the Agreement, the Client on signing the Application Form agree that the Broker may convert the remittances into the respective currency at the prevailing market rate
- Investment strategy for the extraordinary investment is identical to the investment strategy of the regular investments pursuant to the Agreement

Withdrawal from Portfolio

- The Client shall be entitled to withdraw a portion of cash funds from the Portfolio prior to the expiration of the agreed investment period
- The minimum amount of the money to be withdrawn from the Portfolio prior to the expiration of the agreed period of investment shall be EUR 200 / USD 300 / GBP 200, however, the Portfolio value may not decrease below an amount equal to 8% of the total investment amount stated in the Agreement

Agreement termination

- The condition for the Agreement termination by the Client without any penalties shall be the expiration of the investment period agreed in the Agreement, whereas during this investment period the Client has invested a minimum amount into the Portfolio equal to total investment amount stated in the Agreement
- Providing the Portfolio value shall fall below an amount equal to 5% of the total investment amount stated in the Agreement and EUR 20 / USD 30 / GBP 20, the Broker shall be entitled to terminate the Agreement

Investment strategy

- Client's investment strategy shall be determined by the Client's Portfolio's volatility
- The Broker shall not allow the Client to invest in accordance with an investment strategy with a risk profile which is more dynamic than the Client's risk profile according to the Client's test
- With regard to the decreasing number of years until the agreed investment period ends, the Broker shall be entitled to decrease the volatility of the Client's Portfolio with emphasis on the protection of the Client's investment instruments in the Portfolio
- In a conservative investment strategy, the level of investment risk of the Client's Portfolio shall not exceed a level of average annual volatility of 8% in EUR
- In a balanced investment strategy, the level of investment risk of the Client's Portfolio shall not exceed a level of average annual volatility of 12% in EUR, whereas in the period of 15 years prior to the expiration of the agreed investment period, the investment risk rate of the Client's Portfolio shall not exceed a level of average annual volatility of 8% in EUR
- In a dynamic investment strategy, the level of investment risk of the Client's Portfolio shall not exceed the level of average annual volatility of 15% in EUR, whereas in the period from the 30th year to the 15th year prior to the expiration of the agreed investment period, the investment risk rate of the Client's Portfolio shall not exceed a level of average annual volatility of 12% in EUR and in the period of 15 years prior to the expiration of the agreed investment period, the investment risk rate of the Client's Portfolio shall not exceed a level of average annual volatility of 8% in EUR

General information of assets allocation

- In a dynamic investment strategy, the following applies:
 - a) Client's front-end investment (5% of the total investment amount) invested into EUR denominated bond securities issued by the issuer with its seat within the European Union and a revenue of at least 4% p.a.
 - a) Client's regular investment invested with regard to the period remaining until the expiration of the investment period according to the allocation

Maturity period	More than 30 years	30 to 15 years	15 to 5 years	5 to 2 years	Less than 2 years
Financial instrument					
UCITS ¹ with volatility up to 21%	80%	50%	30%	10%	0%
UCITS ¹ with volatility up to 6%	20%	50%	710%	90%	90%
Bond ²	0%	0%	0%	0%	10%

- In a balanced investment strategy, the following applies:
 - b) Client's front-end investment (5% of the total investment amount) invested into EUR denominated bond securities issued by the issuer with its seat within the European Union and a revenue of at least 4% p.a.
 - a) Client's regular investment invested with regard to the period remaining until the expiration of the investment period according to the allocation

Maturity period	More than 15 years	15 to 5 years	5 to 2 years	Less than 2 years
Financial instrument				
UCITS ¹ with volatility up to 21%	50%	30%	10%	0%
UCITS ¹ with volatility up to 6%	50%	70%	90%	90%
Bond ²	0%	0%	0%	10%

- In a conservative investment strategy, the following applies:
 - c) Client's front-end investment (5% of the total investment amount) invested into EUR denominated bond securities issued by the issuer with its seat within the European Union and a revenue of at least 4% p.a.
 - d) Client's regular investment invested with regard to the period remaining until the expiration of the investment period according to the allocation

Maturity period	More than 5 years	5 to 2 years	Less than 2 years
Financial instrument			
UCITS ¹ with volatility up to 21%	60%	10%	0%
UCITS ¹ with volatility up to 6%	70%	90%	90%
Bond ²	0%	0%	10%

- The Broker shall carry out the reallocation of the Client's Portfolio on a regular basis according to the Client's risk profile at least once a year
- The Broker shall be entitled to keep a part of the Client's Portfolio up to the maximum amount of 3% of the total investment amount in the form of cash except in cases involving financial means designated for the purpose of reallocation into other financial instruments

¹ securities of open-ended shares funds or similar financial instruments issued by foreign undertakings of collective investment with the seat within the European Union, which are considered to be the undertakings for collective investment into transferable securities in accordance with the Council Directive No. 85/611/EEC as amended and/or the European Parliament and the Council Directive 2009/65/EC as amended

² EUR denominated debt securities issued by the issuer with its seat within the European Union with revenues of minimum 8% p.a.

Information determined by Publishing for the product LifeFlex

Investment period

- Time period during which the Client shall invest money into the Portfolio shall be stated in years
- Minimum investment period is 3 years
- Maximum investment period is 10 years

Investment frequency

- Number of Client's financial investments into the Portfolio within a period of 12 consecutive months
- The Client may select the investment frequency of annually (once a year), semi-annually (twice a year), quarterly (4 times a year), monthly (12 times a year) or a one-off payment

Regular investment

- The amount of financial means which the Client regularly invests into the Portfolio shall be in accordance with the investment frequency
- Minimum amount of regular monthly investment shall be EUR 100 / USD 100 / GBP 100
- Minimum amount of total annual investment shall be EUR 1,200 / USD 1,200 / GBP 1,200

Extraordinary investment

- Amount of cash which the Client invests in the Portfolio outside the scope agreed in the Agreement
- Minimum amount of extraordinary investment is EUR 300 / USD 300 / GBP 300

- Application for extraordinary investment shall be submitted using a document supplied by the Broker
- Investment currency for the extraordinary investment is identical to the currency selected in the Agreement. If the extraordinary investment is not denominated in the currency selected in the Agreement, the Client on signing the Application Form agree that the Broker may convert the remittances into the respective currency at the prevailing market rate
- Investment strategy for the extraordinary investment is identical to the investment strategy of the regular investments pursuant to the Agreement

Withdrawal from Portfolio

- The Client shall be entitled to withdraw a portion of cash funds from the Portfolio prior to the expiration of the agreed investment period
- Minimum amount of cash withdrawal from the Portfolio prior to the expiration of the agreed investment period shall be EUR 300 / USD 300 / GBP 300, the Portfolio value (including amount of Security Deposit) may not, as a result of the withdrawal, fall below an amount equal to 7% of total investment amount stated in the Agreement

Agreement Termination

- The Client shall be entitled to terminate the Agreement without any penalties or fees also prior to the expiration of the investment period agreed in the Agreement
- Providing the Portfolio value (including amount of Security Deposit) shall fall below the amount equal to 7% of the total investment amount stated in the Agreement, the Broker shall be entitled to terminate the Agreement upon their own discretion
- Providing the Client has not invested, within 6 months from the date of the conclusion of the Agreement, at least the amount of the Security Deposit, the Broker shall be entitled to terminate the Agreement upon their own discretion

Conditions for the Client's title to Security deposit bonus

- The Client shall be entitled to Security deposit bonus providing
 - a) The investment period agreed in the Agreement shall expire and
 - b) The Client deposited into the Portfolio during the investment period at least an amount equal to the total investment amount,
 On the day following the day of fulfillment of the conditions above
- The Broker shall credit to the Client who shall be entitled to the Security deposit bonus, the Security deposit bonus in the amount of 5% of total investment amount stated in the Agreement to the Client's Portfolio, no later than within one month after the Client's title to Security deposit bonus originated

Conditions for the Client's title to Extra bonus

- The Client shall be entitled to Extra bonus providing
 - a) Frequency of investment under the Agreement was monthly (12 times a year),
 - b) Regular investment under the Agreement was at least EUR 500 / USD 500 / GBP 500,
 - c) Investment period under the Agreement was 10 years,
 - d) The investment period determined in the Agreement expired,
 - e) The Client during the investment period deposited into the Portfolio at least the amount equal to the total investment amount less a maximum of three regular investments,
 - f) The Client shall pay each regular investment in compliance with the investment frequency under the Agreement and has paid the regular investment for each calendar month during the investment period, this condition in paragraph f) shall be considered to be satisfied also in the cases that the Client failed to make regular investments a maximum of six times during the investment period in compliance with the investment frequency under the Agreement,
 - g) The Client signed the Agreement before December 31st, 2015
 On the day following the day of fulfillment of the conditions above
- The Broker shall credit to the Client who shall be entitled to the Extra bonus, the Extra bonus in the amount of 4% of total investment amount stated in the Agreement to the Client's Portfolio, no later than within one month after the Client's title to Extra bonus originated

Investment strategies

- The Client's investment strategy is determined by the Client's risk profile and the selection of investment period, the Client shall be entitled to select the Dynamic, Balanced or Classic investment strategy
- The Client shall be entitled to change the investment strategy during the investment period, the Broker shall not allow the Client to invest in an investment strategy with risk profile more dynamic than the Client's risk profile according to the Client's test result

Information on assets allocation

- With the Classic investment strategy the Client's investments less Fees are invested according to the following allocation

Financial instrument	Share
FlexMax Multi-Asset Low Risk Fund, ISIN LU0908378184	90%
FlexMax Multi-Asset High Yield Fund, ISIN LU0908379745	10%

- With the Balanced investment strategy the Client's investments less Fees are invested according to the following allocation

Financial instrument	Share
FlexMax Multi-Asset Low Risk Fund, ISIN LU0908378184	50%
FlexMax Multi-Asset High Yield Fund, ISIN LU0908379745	50%

- With Dynamic the investment strategy the Client's investments less Fees are invested according to the following allocation

Financial instrument	Share
FlexMax Multi-Asset High Yield Fund, ISIN LU0908379745	100%

- The Broker shall carry out the reallocation of the Client's Portfolio on a regular basis according to the Client's risk profile at least once a year
- The Broker shall be entitled to keep a part of the Client's Portfolio to a maximum amount of 2% of the total investment amount in the form of cash except in cases involving financial means designated for the purpose of reallocation into other financial instruments

In effect as of April 2nd, 2014