

INFORMATION FOR THE CLIENTS OF WOOD & COMPANY FINANCIAL SERVICES, A.S. (THE "COMPANY" OR THE "SECURITIES BROKER") ABOUT THE TOTAL EFFECT OF FEES AND OTHER COSTS ON THE INVESTMENT

Please find below several examples of the effect of fees and other potential costs on the amount of the investment. The structure of the published information is based on the Directive on Markets in Financial Instruments (MIFID II). The actual effect of costs on the performance of any specific investment may vary, as it depends on further criteria (e.g. different markets may have different local stock exchange fees, etc.). The product list does not include the full range of products offered by the Company. **The calculations are rounded to whole crowns and hundredths of percent.**

1. Shares in the value of CZK 500,000 purchased on the stock exchange market (Prague Stock Exchange) through a broker (by telephone) and held in custody by the Company

FEES TO THE SECURITIES BROKER FOR AN INVESTMENT OF CZK 500,000

Type of fee	Fee in v %	Amount in CZK
One-off fee of the Stock Exchange	0.01	50
One-off fee of the Securities Broker	0.13	650
Annual fee of the Securities Register	0.06	300
Total fees	0.20	1,000

The minimal fee of the Securities Broker for the purchase of shares on the Prague Stock Exchange is 0.20%, but at least CZK 320.

TOTAL EFFECT ON THE RETURN OF THE INVESTMENT

Holding period	1 year	3 years	5 years
Annualized investment cost (CZK)	1,000	533	440
Annualized investment cost (%)	0.2	0.1	0.1
Cumulative investment cost (CZK)	1,000	1,598	2,196
Cumulative investment cost (%)	0.2	0.3	0.4

Illustration depicting the cumulative impact of the return on investment of CZK 500,000 in shares purchased on the Prague Stock Exchange through a broker (by telephone) and held in custody by the Company if the performance is 10% per annum:

Holding period	1 year	3 years	5 years
Initial value (CZK)	500,000	500,000	500,000
Final value (CZK)	548,930	663,482	801,937
Gross performance (CZK)	50,000	165,500	305,255
Gross performance (%)	10.0	33.1	61.1
Net performance (CZK)	48,930	163,482	301,937
Net performance (%)	9.8	32.7	60.4
Costs paid for the duration of the investment (CZK)	1,070	2,018	3,318
Costs paid for the duration of the investment (%)	0.2	0.4	0.5

2. Shares purchased on the stock exchange market (Prague Stock Exchange) through an electronic application

FEES TO THE SECURITIES BROKER FOR AN INVESTMENT OF CZK 500,000

Type of fee	Fee in v %	Amount in CZK
One-off fee of the Stock Exchange	0.01	50
One-off fee of the Securities Broker	0.03	150
Annual fee of the Securities Register	0.06	300
Total fees	0.10	500

The minimal fee of the Securities Broker for the purchase of shares on the Prague Stock Exchange is 0.10%, but at least CZK 320.

TOTAL EFFECT ON THE RETURN OF THE INVESTMENT

Holding period	1 year	3 years	5 years
Annualized investment cost (CZK)	500	367	340
Annualized investment cost (%)	0.1	0.1	0.1
Cumulative investment cost (CZK)	500	1,099	1,698
Cumulative investment cost (%)	0.1	0.2	0.3

Illustration depicting the cumulative impact of the return on investment of CZK 500,000 in shares purchased on the Prague Stock Exchange through an electronic application and held in custody by the Company if the performance is 10% per annum:

Holding period	1 year	3 years	5 years
Initial value (CZK)	500,000	500,000	500,000
Final value (CZK)	549,480	664,146	802,740
Gross performance (CZK)	50,000	165,500	305,255
Gross performance (%)	10.0	33.1	61.1
Net performance (CZK)	49,480	164,146	302,740
Net performance (%)	9.9	32.8	60.5
Costs paid for the duration of the investment (CZK)	520	1,354	2,515
Costs paid for the duration of the investment (%)	0.1	0.2	0.4

3. Bonds purchased off the stock market

Fees to the Securities Broker for an investment of CZK 500,000	Fee in v %	Amount in CZK
Fee to the Securities Broker	1.5	7,389
Annual fee of the Securities Register	0.01	49

TOTAL EFFECT ON THE RECOVERABILITY OF THE INVESTMENT

Holding period	1 year	3 years	5 years
Annualized investment cost (CZK)	7,438	2,525	1,536
Annualized investment cost (%)	1.5	0.5	0.3
Cumulative investment cost (CZK)	7,438	7,537	7,635
Cumulative investment cost (%)	1.5	1.5	1.5

Illustration depicting the cumulative impact of the return on investment of CZK 500,000 in bonds purchased off the stock market if the performance is 5% per annum:

Holding period	1 year	3 years	5 years
Initial value (CZK)	500,000	500,000	500,000
Final value (CZK)	517,192	566,355	615,517
Gross performance (CZK)	25,000	75,000	125,000
Gross performance (%)	5.0	15.0	25.0
Net performance (CZK)	17,192	66,355	115,517
Net performance (%)	3.4	13.3	23.1
Costs paid for the duration of the investment (CZK)	7,438	7,537	7,635
Costs paid for the duration of the investment (%)	1.5	1.5	1.5

Information on the Calculation Methodology:

GROSS PERFORMANCE:

Cumulative gross performance in CZK is calculated:

- i. In the case of shares with compound interest, and
- ii. In the case of bonds as the accrued ROA + paid coupon, there is no compound interest, for the duration of the investments of 1, 3, and 5 years from the invested amount of CZK 500,000.

Cumulative performance in relative terms (in %) is based on the initial investment of CZK 500,000.

NET PERFORMANCE:

The initial investment amount is reduced by the one-off fees of the Stock Exchange and Securities Broker, which is reduced by the interim fees for holding the shares. The duration of the investment is 1, 3, and 5 years.

Cumulative performance in relative terms (in %) is based on the initial investment of CZK 500,000.