

In force as of 03.09.2018r.:

In section **XIII. A. Mutual Funds 2. Redemption Fees** the following fees are changed:

Old:

| Redemption charge- percentage of the redemption proceeds: | Holding period | | | |
|--|-----------------------|----------------------------|----------------------|----------------------|
| | less than 180 days | from 180 days to 1 year | from 1 to 2 years | more than 2 years |
| ▪ (LF) Fund of Funds – Global Low | 1.00% | 1.00% | 0.50% | 0.00% |
| ▪ (LF) Fund of Funds – Global Medium | 1.00% | 1.00% | 0.50% | 0.00% |
| ▪ (LF) Fund of Funds – Global High | 1.00% | 1.00% | 0.50% | 0.00% |
| ▪ (LF) Equity – Emerging Europe Fund | 1.00% | 1.00% | 1.00% | 1.00% |
| ▪ (LF) Equity – Global Equities Fund | 1.00% | 1.00% | 0.50% | 0.00% |
| ▪ (LF) Global Bond Fund | 1.00% | 1.00% | 0.50% | 0.00% |
| Markets ▪ (LF) Fund of Funds - Global Emerging | 1.00% | 1.00% | 0.50% | 0.00% |
| ▪ (LF) Fund of Funds Real Estate | 1.00% | 1.00% | 0.50% | 0.00% |
| ▪ (LF) Fund of Funds – Equity Blend | 1.00% | 1.00% | 0.50% | 0.00% |
| Global ▪ (LF) Fund of Funds – Balanced Blend | 1.00% | 1.00% | 0.50% | 0.00% |
| US (USD) ▪ (LF) Fund of Funds – Balanced Blend | 1.00% | 1.00% | 0.50% | 0.00% |
| ▪ (LF) Absolute Return Fund | 0.00% | 0.00% | 0.00% | 0.00% |
| ▪ (LF) Income Plus € Fund (EUR) | 0.00% | 0.00% | 0.00% | 0.00% |
| ▪ (LF) Income Plus \$ Fund (USD) | 0.00% | 0.00% | 0.00% | 0.00% |

New:

| Redemption charge- percentage of the redemption proceeds: | Holding period | |
|---|-------------------|-------------------|
| | less than 2 years | more than 2 years |
| ▪ (LF) Fund of Funds – Global Low | 1.00% | 0.00% |
| ▪ (LF) Fund of Funds – Global Medium | 1.00% | 0.00% |
| ▪ (LF) Fund of Funds – Global High | 1.00% | 0.00% |
| ▪ (LF) Equity – Emerging Europe Fund | 1.00% | 0.00% |
| ▪ (LF) Equity – Global Equities Fund | 1.00% | 0.00% |
| ▪ (LF) Global Bond Fund | 1.00% | 0.00% |
| ▪ (LF) Fund of Funds - Global Emerging Markets | 1.00% | 0.00% |
| ▪ (LF) Fund of Funds Real Estate | 1.00% | 0.00% |
| ▪ (LF) Fund of Funds – Equity Blend | 1.00% | 0.00% |
| ▪ (LF) Fund of Funds – Balanced Blend Global | 1.00% | 0.00% |
| ▪ (LF) Fund of Funds – Balanced Blend US (USD) | 1.00% | 0.00% |
| ▪ (LF) Absolute Return Fund | 0.00% | 0.00% |
| ▪ (LF) Income Plus € Fund (EUR) | 0.00% | 0.00% |
| ▪ (LF) Income Plus \$ Fund (USD) | 0.00% | 0.00% |

In section XIII. A. Mutual Funds C. Bundle Product SpestInvest the following fees are changed:

| | | | |
|----------|--|---|--|
| C | Bundle Product SpestInvest | | |
| | Old | 1 | Sales charge - percentage of the invested amount 0.50% |
| | New | 1 | Sales charge - as per p. A. 1. above |
| | Bundle Product SpestInvest Plus** | | |
| | Old | 1 | Sales charge - percentage of the invested amount 0.50% |
| | New | 1 | Sales charge - as per p. A. 1. above |
| | | **Bundle Product SpestInvest Plus is intended for holders of complex banking services programs. | |
| | Old | ***0% sales charge with packaged programs My Advantage and My Prestige. | |
| | New | ***0.50% sales charge with packaged programs My Advantage and My Prestige. | |