

**INSURANCE FUND'S NAME:** NOVIS Guaranteed Growth Insurance Fund

**MANUFACTURER:** NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

## What is this product?

**TYPE:**

Internal fund of Insurer

**OBJECTIVES:**

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund aims to invest in government bonds of EU member countries and in limited extent also in bank deposits in banks located in countries of the EU. Insurer guarantees the value the capital invested in this insurance fund as well as a monthly return until the end of the year based on rate published on the website of Insurer before the end of preceding calendar year.

**INTENDED RETAIL INVESTOR:**

Investor who has basic knowledge and experience with financial instruments or with similar products and with a very low risk tolerance, which pursues the objective of a limited growth of the invested capital in the long term, accepting a very low risk of loss of invested capital.

## What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level and poor market conditions are very unlikely to impact the capacity to pay you.

You are entitled anytime to receive back at least the share of the balance of the insurance account allocated into this insurance fund. Any amount over this, and any additional returns, depend on the future market performance and is uncertain.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Performance scenarios**

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

PERFORMANCE SCENARIOS					
Investment \$ 10 000 Insurance premium \$ 0		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	\$ 10 366	\$ 14 326	\$ 20 522
		Average return each year	3.66%	3.66%	3.66%
	UNFAVOURABLE SCENARIO	What you might get back after costs	\$ 10 366	\$ 14 326	\$ 20 522
		Average return each year	3.66%	3.66%	3.66%
	MODERATE SCENARIO	What you might get back after costs	\$ 10 366	\$ 14 326	\$ 20 522
		Average return each year	3.66%	3.66%	3.66%
	FAVOURABLE SCENARIO	What you might get back after costs	\$ 10 366	\$ 14 326	\$ 20 522
		Average return each year	3.66%	3.66%	3.66%
Accumulated invested amount			\$ 1 000	\$ 10 000	\$ 20 000

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest USD 10 000 in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the costs of the insurance fund, which are reflected in the appreciation rate of the insurance fund, for three different holding periods. They do not include potential early exit penalties. The figures assume you invest USD 10 000 as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

### COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium USD 10 000	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
	Single premium	Single premium	Single premium
Total costs	-	-	-
Impact on return (RIY) per year	0.00%	0.00%	0.00%

### COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
		Single premium	
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

**INSURANCE FUND'S NAME:** NOVIS Security-Oriented Insurance Fund

**MANUFACTURER:** NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

## What is this product?

**TYPE:**

Internal fund of Insurer

**OBJECTIVES:**

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

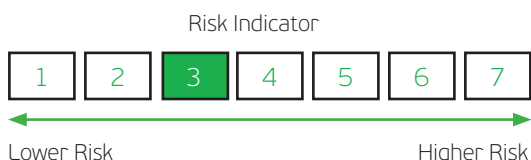
The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund invests using the underlying assets focused mainly on bonds and is designed for conservative investments. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU.

Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee.

**INTENDED RETAIL INVESTOR:**

Investor who has good knowledge or experience with financial instruments or with similar products and with a medium risk tolerance, which pursues the objective of a moderate growth of the invested capital in the long term, accepting a medium risk of loss of invested capital.

## What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 3 out of 7, which is the medium-low risk class. This rates the potential losses from future performance at a medium-low level and poor market conditions are unlikely to impact the capacity to pay you.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Performance scenarios**

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

PERFORMANCE SCENARIOS					
Investment \$ 10 000 Insurance premium \$ 0		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	\$ 7 329	\$ 3 493	\$ 1 742
		Average return each year	-26.71%	-9.98%	-8.37%
	UNFAVOURABLE SCENARIO	What you might get back after costs	\$ 8 442	\$ 4 168	\$ 2 184
		Average return each year	-15.58%	-8.38%	-7.33%
	MODERATE SCENARIO	What you might get back after costs	\$ 9 513	\$ 6 079	\$ 3 726
		Average return each year	-4.87%	-4.86%	-4.82%
FAVOURABLE SCENARIO	What you might get back after costs	\$ 10 710	\$ 8 859	\$ 6 354	
	Average return each year	7.10%	-1.20%	-2.24%	

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest USD 10 000 in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the costs of the insurance fund, which are reflected in the appreciation rate of the insurance fund, for three different holding periods. They do not include potential early exit penalties. The figures assume you invest USD 10 000 as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

### COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium USD 10 000	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
	Single premium	Single premium	Single premium
<b>Total costs</b>	\$ 410	\$ 3 586	\$ 6 091
<b>Impact on return (RIY) per year</b>	3.64%	3.65%	3.65%

### COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
		Single premium	
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	3.65%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

**INSURANCE FUND 'S NAME:** NOVIS Balanced Insurance Fund

**MANUFACTURER:** NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

## What is this product?

**TYPE:**

Internal fund of Insurer

**OBJECTIVES:**

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund invests in using the underlying assets focused on medium- and long term investors with neither strictly nor aggressive risk profile. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU.

Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee.

**INTENDED RETAIL INVESTOR:**

Investor who has good knowledge or experience with financial instruments or with similar products and with a medium risk tolerance, which pursues the objective of a moderate growth of the invested capital in the long term, accepting a medium risk of loss of invested capital.

## What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 4 out of 7, which is the medium risk class. This rates the potential losses from future performance at a medium level and poor market conditions could impact the capacity to pay you.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Performance scenarios**

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

PERFORMANCE SCENARIOS					
Investment \$ 10 000 Insurance premium \$ 0		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	\$ 6 276	\$ 2 831	\$ 1 275
		Average return each year	-37.24%	-11.86%	-9.79%
	UNFAVOURABLE SCENARIO	What you might get back after costs	\$ 8 497	\$ 5 670	\$ 4 556
		Average return each year	-15.03%	-5.52%	-3.85%
	MODERATE SCENARIO	What you might get back after costs	\$ 9 899	\$ 9 390	\$ 9 612
		Average return each year	-1.01%	-0.63%	-0.20%
	FAVOURABLE SCENARIO	What you might get back after costs	\$ 11 525	\$ 15 657	\$ 20 504
		Average return each year	15.25%	4.59%	3.66%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest USD 10 000 in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the costs of the insurance fund, which are reflected in the appreciation rate of the insurance fund, for three different holding periods. They do not include potential early exit penalties. The figures assume you invest USD 10 000 as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

### COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium USD 10 000	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
	Single premium	Single premium	Single premium
<b>Total costs</b>	\$ 457	\$ 5 111	\$ 11 798
<b>Impact on return (RIY) per year</b>	3.92%	3.94%	3.95%

### COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
		Single premium	
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	3.95%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

**INSURANCE FUND'S NAME:** NOVIS Performance-Oriented Insurance Fund

**MANUFACTURER:** NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

## What is this product?

**TYPE:**

Internal fund of Insurer

**OBJECTIVES:**

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund invests in using the underlying assets focused on high growth potential and which invests into shares of high profile and globally active companies. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU.

Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee.

**INTENDED RETAIL INVESTOR:**

Investor who has good knowledge or experience with financial instruments or with similar products and with a medium risk tolerance, which pursues the objective of a moderate growth of the invested capital in the long term, accepting a medium risk of loss of invested capital.

## What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 4 out of 7, which is the medium risk class. This rates the potential losses from future performance at a medium level and poor market conditions could impact the capacity to pay you.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Performance scenarios**

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

PERFORMANCE SCENARIOS					
Investment \$ 10 000 Insurance premium \$ 0		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	\$ 5 465	\$ 2 260	\$ 891
		Average return each year	-45.35%	-13.82%	-11.39%
	UNFAVOURABLE SCENARIO	What you might get back after costs	\$ 8 437	\$ 6 398	\$ 5 785
		Average return each year	-15.63%	-4.37%	-2.70%
	MODERATE SCENARIO	What you might get back after costs	\$ 10 133	\$ 11 394	\$ 13 077
		Average return each year	1.33%	1.31%	1.35%
FAVOURABLE SCENARIO	What you might get back after costs	\$ 12 146	\$ 20 252	\$ 29 505	
	Average return each year	21.46%	7.31%	5.56%	

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest USD 10 000 in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the costs of the insurance fund, which are reflected in the appreciation rate of the insurance fund, for three different holding periods. They do not include potential early exit penalties. The figures assume you invest USD 10 000 as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

### COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium USD 10 000	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
	Single premium	Single premium	Single premium
Total costs	\$ 385	\$ 4 085	\$ 8 773
Impact on return (RIY) per year	3.85%	3.85%	3.85%

### COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
		Single premium	
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	3.85%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.



**INSURANCE FUND'S NAME:** NOVIS Family Office Insurance Fund  
**MANUFACTURER:** NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

## What is this product?

### TYPE:

Internal fund of Insurer

### OBJECTIVES:

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

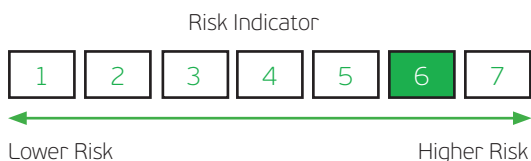
The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund aims to reevaluate capital through investment in Family Office funds, organizational structures that manage the personal and financial assets of one or more wealthy families. This insurance fund allows the investor to obtain profitability from instruments that would otherwise be available only to investors with substantial capital resources. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU.

Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee.

### INTENDED RETAIL INVESTOR:

Investor who has thorough knowledge or experience with financial instruments or with similar products and with a high risk tolerance, which pursues the objective of a significant growth of the invested capital in the long term, accepting a high risk of loss of invested capital.

## What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level and poor market conditions are very likely to impact the capacity to pay you.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

### Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

PERFORMANCE SCENARIOS					
Investment \$ 10 000 Insurance premium \$ 0		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	\$ 7 997	\$ 5 523	\$ 3 672
		Average return each year	-20.03%	-5.76%	-4.89%
	UNFAVOURABLE SCENARIO	What you might get back after costs	\$ 8 939	\$ 9 326	\$ 11 606
		Average return each year	-10.61%	-0.70%	0.75%
	MODERATE SCENARIO	What you might get back after costs	\$ 10 432	\$ 15 272	\$ 23 324
		Average return each year	4.32%	4.32%	4.33%
	FAVOURABLE SCENARIO	What you might get back after costs	\$ 11 376	\$ 20 053	\$ 34 280
		Average return each year	13.76%	7.21%	6.35%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest USD 10 000 in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the costs of the insurance fund, which are reflected in the appreciation rate of the insurance fund, for three different holding periods. They do not include potential early exit penalties. The figures assume you invest USD 10 000 as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

### COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium USD 10 000	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
	Single premium	Single premium	Single premium
Total costs	\$ 273	\$ 3 327	\$ 8 409
Impact on return (RIY) per year	2.73%	2.73%	2.73%

### COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
		Single premium	
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	2.73%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

**INSURANCE FUND'S NAME:** NOVIS Digital Assets Insurance Fund

**MANUFACTURER:** NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

## What is this product?

**TYPE:**

Internal fund of Insurer

**OBJECTIVES:**

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

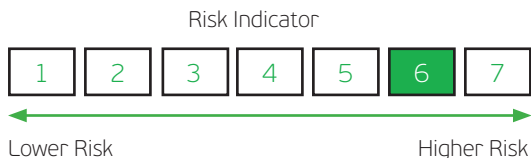
The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund invests resources directly or indirectly into companies or investment tools which are oriented on production (mining) or trading with cryptocurrencies (trading, exchange). This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU.

Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee.

**INTENDED RETAIL INVESTOR:**

Investor who has thorough knowledge or experience with financial instruments or with similar products and with a high risk tolerance, which pursues the objective of a significant growth of the invested capital in the long term, accepting a high risk of loss of invested capital.

## What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level and poor market conditions are very likely to impact the capacity to pay you.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Performance scenarios**

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

PERFORMANCE SCENARIOS					
Investment \$ 10 000 Insurance premium \$ 0		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	\$ 7 276	\$ 3 495	\$ 1 881
		Average return each year	-27.24%	-9.98%	-8.01%
	UNFAVOURABLE SCENARIO	What you might get back after costs	\$ 7 960	\$ 9 648	\$ 17 445
		Average return each year	-20.40%	-0.36%	2.82%
	MODERATE SCENARIO	What you might get back after costs	\$ 11 011	\$ 28 241	\$ 80 427
		Average return each year	10.11%	10.94%	10.99%
	FAVOURABLE SCENARIO	What you might get back after costs	\$ 12 775	\$ 44 482	\$ 152 578
		Average return each year	27.75%	16.10%	14.60%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest USD 10 000 in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the costs of the insurance fund, which are reflected in the appreciation rate of the insurance fund, for three different holding periods. They do not include potential early exit penalties. The figures assume you invest USD 10 000 as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

### COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium USD 10 000	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
	Single premium	Single premium	Single premium
<b>Total costs</b>	\$ 225	\$ 3 775	\$ 14 520
<b>Impact on return (RIY) per year</b>	2.25%	2.26%	2.27%

### COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
		Single premium	
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	2.27%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.