



**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 (the Prague Stock Exchange) through a broker (by telephone) and kept in custody by the Company

Costs	Percentage	In CZK per CZK 500,000 investment	
Purchase fee of the Securities Broker	0.20 % (min. CZK 320)	CZK 1,000	
The fee includes:			
One-off fee of the Stock Exchange	0.01 %	CZK 50	
One-off fee of the Securities Broker	0.13 %	CZK 590	
Annual fee of the Securities Register	0.06 %	CZK 360	
Time for which the shares are held			
	1 year	3 years	5 years
Total effect on recoverability (%) p.a.	0.20 %	0.11 %	0.09 %
Total effect on recoverability (%) cumulative	0.20 %	0.32 %	0.44 %
Total effect on recoverability (CZK) p.a.	CZK 1,000	CZK 533	CZK 439
Total effect on recoverability (CZK) cumulative	CZK 1,000	CZK 1,599	CZK 2,196

Scenario: Total effect of fees and other costs on the recoverability of investment in shares in the value of CZK 500,000 purchased on the stock exchange market (the Prague Stock Exchange) through a broker (by telephone) and kept in custody by the Company if the performance is 10 % p.a.:

a) 1-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	548,930	50,000	10	1,070	0.2	48,930	9.8

b) 3-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	663,482	165,500	33.1	2,018	0,3 %	163,482	32.7

c) 5-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	801,937	305,255	61.1	3,318	0.4	301,937	60.4

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

Costs	Percentage	In CZK per CZK 500,000 investment	
Purchase fee of the Securities Broker	0.10 % (min. CZK 320)	CZK 500	
The fee includes:			
One-off fee of the Stock Exchange	0.01 %	CZK 50	
One-off fee of the Securities Broker	0.03 %	CZK 90	
Annual fee of the Securities Register	0.06 %	CZK 360	
Time for which the shares are held			
	1 year	3 years	5 years
Total effect on recoverability (%) p.a.	0.10 %	0.07 %	0.07 %
Total effect on recoverability (%) cumulative	0.10 %	0.22 %	0.34 %
Total effect on recoverability (CZK) p.a.	CZK 500	CZK 366	CZK 340
Total effect on recoverability (CZK) cumulative	CZK 500	CZK 1,099	CZK 1,700

Scenario: Total effect of fees and other costs on the recoverability of investment in shares in the value of CZK 500,000 purchased on the stock exchange market (the Prague Stock Exchange) through an electronic application and kept in custody by the Company if the performance is 10 % p.a.:

a) 1-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	549,480	50,000	10	CZK 520	0.1	49,480	9.9

b) 3-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	664,146	165,500	33.1	1,354	0.2	164,146	32.8

c) 5-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	802,740	305,255	61.1	2,515	0.3	302,740	60.5

3. Bonds purchased off the stock market

Costs	Percentage	In CZK per CZK 500,000 investment		
Purchase fee of the Securities Broker	1.5 %	CZK 7,389		
Annual fee of the Securities Register	0.01 %	CZK 35		
Time for which the bonds are held				
	1 year	3 years	5 years	
Total effect on recoverability (%) p.a.	0.20 %	0.11 %	0.09 %	
Total effect on recoverability (%) cumulative	0.20 %	0.32 %	0.44 %	
Total effect on recoverability (CZK) p.a.	CZK 7,424	CZK 2,498	CZK 1,512	
Total effect on recoverability (CZK) cumulative	CZK 7,424	CZK 7,494	CZK 7,562	

Scenario: Total effect of fees and other costs on the recoverability of investment in bonds in the value of CZK 500,000 purchased over-the-counter (OTC) if the performance is 5 % p.a.:

a) 1-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	517,192	25,000	5.0	7,808	1.6	17,192	3.4

b) 3-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	566,355	75,000	15.0	8,717	1.7	66,355	13.3 %

c) 5-year holding period

Value of investment (CZK)		Gross performance (before costs)		Costs (total costs)		Net performance (after costs)	
Initial	Final	CZK	%	CZK	%	CZK	%
500,000	615,517	125,000	25	9,483	1.9	115,517	23.1

Information on 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 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 invested amount is reduced by the one-off fees of the Stock Exchange and the Securities Broker, for which the compound interest rate is applied, 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.