

Pre-trade disclosure of costs and charges related to investment in exchange traded fund EURO STOXX50 UCITS ETF DE*

Investment amount	1 000 EUR		10 000 EUR	
Bank's fees				
Entry fee (transaction fee)	40.00 EUR	4.00%	40.00 EUR	0.40%
Monthly maintenance fee of securities account	24.00 EUR	2.40%	24.00 EUR	0.24%
Exit fee (transaction fee)	40.00 EUR	4.00%	40.00 EUR	0.40%
Total bank fees	104.00 EUR	10.40%	104.00 EUR	1.04%
Costs related to security (included in price)	1.50 EUR	0.15%	15.00 EUR	0.15%
Total fees and costs	105.50 EUR	10.55%	119.00 EUR	1.19%

*Fees in the table are calculated based on assumption that the client makes one year investment in above mentioned security for the amount of 1 000 EUR or 10 000 EUR and sells it at purchase price in the end of period. This example reflects current price list. Exact costs depend on investment amount, purchased security, trade venue and bank's price list at that time.

Effects of costs and fees to investment return**

Annual return	Investment amount	Fee adjusted average annual return		
		1 year	3 year	5 year
5%	1 000.00 EUR	-5.40%	0.07%	1.27%
	10 000.00 EUR	3.96%	4.69%	5.04%
0%	1 000.00 EUR	-10.40%	-5.07%	-4.00%
	10 000.00 EUR	-1.04%	-0.51%	-0.40%
-5%	1 000.00 EUR	-15.40%	-9.70%	-8.30%
	10 000.00 EUR	-6.04%	-5.25%	-4.90%

**Table above illustrates the effect of fees and costs to cumulative return for different scenarios. Shown annual returns are only for illustrative purpose and should not be taken as a fact.