

SUMMARY OF TERMS

ETORO FUND

Inception	4 th January 2021
Denomination/Benchmark	USD
Custody	Self-custodial (investor retains full custody of their assets)
Investor Profile	Conservative ¹
Estimated Return	12% per annum
Suggested minimum investment time frame	3 years
Minimum Investment	US \$200
Investment Management	Actively managed by the fund manager
Fees	Nil

¹ The conservative investor prioritizes security and liquidity much more than profitability. Thus, the conservative has a low tolerance for losses and risks which naturally leads him/her to give up on a larger return that comes with higher-risk investments. This profile likes to have its investments deposited in applications without much volatility so that he/she can leave them there and rest. Suitable for people close to, or at retirement age.