

EX-ANTE COST & CHARGES INFORMATION

Conservative Portfolio	%	€*
Management Fee (direct fees)	0,70%	7.000
Product Costs (indirect fees)**	0,40%	4.000
Running Costs (e.g. custody, execution)***	0,15%	1.500
Total	1,25%	12.500

Balanced Portfolio	%	€*
Management Fee (direct fees)	0,80%	8.000
Product Costs (indirect fees)**	0,40%	4.000
Running Costs (e.g. custody, execution)***	0,15%	1.500
Total	1,35%	13.500

Growth Portfolio	%	€*
Management Fee (direct fees)	0,90%	9.000
Product Costs (indirect fees)**	0,40%	4.000
Running Costs (e.g. custody, execution)***	0,15%	1.500
Total	1,45%	14.500

* Assuming a total portfolio of €1m.

** Approximate average value of fees embedded in mutual funds which may vary and are based on portfolio composition.

*** Approximate average cost related to the custodian bank for execution and safekeeping.

Disclaimer

The information provided above is for illustrative purposes only and does not constitute an offer, solicitation, or recommendation to buy or sell any financial instruments.

The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to discretionary portfolio management services through The Cyprus Investment & Securities Corporation Ltd (“CISCO”).

The costs and fees mentioned are approximate averages based on past data and may vary depending on the specific portfolio composition and market conditions.

Actual fees may differ. Please consult with your advisor or portfolio manager for more details and advice.