

Service charges

for individuals and legal entities

valid from 01.04.2026

(prices include VAT)

Managed equity portfolios

WEM Equity US | WEM Equity Global

ENTRY FEE ¹		CONVERSION FEE	WITHDRAWAL FEE	
2% from each deposit		0.25%	-	
PORTFOLIO YIELD (P.A.)	MANAGEMENT FEE ²	PERFORMANCE FEE ³	SUCCESS FEE ⁴	
less than 10%	0.24%	-	-	
10% and more		10% ^{HWM}	10% ^{HWM}	

¹ **The entry fee** is a third party fee and is paid in full to the financial agent who mediated the conclusion of the Portfolio Management Agreement. WEM is entitled to charge the fee.

² **The management fee** is charged monthly, as a percentage of the average value of the client portfolio for the given month. The fee does not include third party fees (e.g. stock exchange fees, bank fees, etc.).

³ **The performance fee** is charged quarterly or on the sale of the portfolio, as a percentage of the total return of the client portfolio. When yielding at the interval boundary, the lower of the rates applies.

⁴ **The success fee** is charged quarterly or on portfolio sales, as a percentage of the positive difference between the client's portfolio return and the agreed benchmark. When yielding at the interval boundary, the lower of the rates applies.

^{HWM} **High-water mark** is a principle of charging fees based on their highest cumulative past peak value. In this case, a fee will only be charged if the portfolio reaches a higher value of its cumulative returns or only from the part that exceeds the previous highest cumulative value of returns. Applied here is the sliding high-water mark for the past 8 periods (2 years).

Managed balanced portfolios

WEM Balanced

ENTRY FEE ¹		CONVERSION FEE	WITHDRAWAL FEE	
1% from each deposit		0.25%	-	
PORTFOLIO YIELD (P.A.)		MANAGEMENT FEE ²	PERFORMANCE FEE ³	SUCCESS FEE ⁴
less than 5%			-	-
5% and more		0.12%	5% ^{HWM}	5% ^{HWM}

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⁴ **The success fee** is charged quarterly or on portfolio sales, as a percentage of the positive difference between the client's portfolio return and the agreed benchmark.

^{HWM} **High-water mark** is a principle of charging fees based on their highest cumulative past peak value. In this case, a fee will only be charged if the portfolio reaches a higher value of its cumulative returns or only from the part that exceeds the previous highest cumulative value of returns. Applied here is the sliding high-water mark for the past 8 periods (2 years).

Managed bond portfolios

WEM Safe Haven | WEM Bond Ladder | WEM Protect
WEM High Yield Bonds | WEM Investment Grade Bonds

ENTRY FEE ¹

1% from each deposit

CONVERSION FEE

0.25%

WITHDRAWAL FEE

–

MANAGEMENT FEE ²

0.06%

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Thematic portfolios

WEM Opportunities

ENTRY FEE ¹	CONVERSION FEE	WITHDRAWAL FEE
2% from each deposit	0.25%	-
PORTFOLIO YIELD (P.A.)	MANAGEMENT FEE ²	PERFORMANCE FEE ³
less than 10%		-
10% and more	0.3%	20% ^{HWM}

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² **The management fee** is charged quarterly, as a percentage of the average value of the client portfolio for the given quarter. The fee does not include third party fees (e.g. stock exchange fees, bank fees, etc.).

³ **The performance fee** is charged quarterly or on the sale of the portfolio, as a percentage of the total return of the client portfolio. When yielding at the interval boundary, the lower of the rates applies.

^{HWM} **High-water mark** is a principle of charging fees based on their highest cumulative past peak value. In this case, a fee will only be charged if the portfolio reaches a higher value of its cumulative returns or only from the part that exceeds the previous highest cumulative value of returns. Applied here is the sliding high-water mark for the past 2 periods (2 years).



Managed ETF portfolios

WEM Balanced ETF | WEM Dynamic ETF

INVESTMENT STRATEGY	ENTRY FEE ¹	CONVERSION FEE	MANAGEMENT FEE ²
WEM Balanced ETF	1% from each deposit	0.25%	0.10%
WEM Dynamic ETF	2% from each deposit	0.25%	0.15%

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Investment savings

Save For Tomorrow

INVESTMENT STRATEGY	ENTRY FEE ¹		INITIAL ADVISORY FEE ²	MANAGEMENT FEE ³
	ONE-OFF	CONTINUOUS		
Dynamic Plus	2.0%	3%	3%	0.24%
Dynamic	1.8%	2.5%	3%	0.20%
Balanced	1.6%	2%	3%	0.16%
Conservative	0.9%	1%	3%	0.10%

¹ **The entry fee** is charged during in-person establishment of investment savings and the method of payment of the fee is at the client's choice. In the case of a one-off payment, the entry fee is charged once on the first deposit, as a percentage of the total amount of the planned investment. In the case of an continuous payment, a maximum of 50% of the deposits is charged on an ongoing basis, as a percentage of the total amount of the planned investment. The entry fee is a third party fee and is paid in full to the financial agent who mediated the conclusion of the Portfolio Management Agreement. WEM is entitled to charge the fee.

A discount is applied from the entry fee if the contract is concluded for more than 20 years. The discount is calculated as the ratio of the number of years of the investment after the twentieth year to the total duration of the investment. The discount is given as a percentage.

² **The Initial Advisory Fee** is, in the case of a lump-sum investment, charged at the time of the first deposit as a percentage of the total planned investment amount. For regular investments, the method of fee payment is chosen by the client. Under the Express Fee, the fee is paid in full together with the first regularly invested amount, as a percentage of the total planned investment amount. Under the Standard Fee, the fee is charged on an ongoing basis at 50% of the deposit amounts, as a percentage of the total planned investment amount. Under the Ongoing Fee, the fee is charged with each deposit throughout the entire investment period at the percentage rate of the Initial Advisory Fee. The Initial Advisory Fee is a third-party fee and is paid in full to the financial agent who mediated the conclusion of the Portfolio Management Agreement. WEM is authorized to settle the fee.

* Only one of the following fees may be applied at any time: the Entry Fee or the Initial Advisory Fee.

³ **The management fee** is charged quarterly, as a percentage of the average value of the client portfolio for the given quarter.

Commission agreement

Entry fee ¹

Up to 2% of each deposit, depending on the type of securities for which client submits purchase order/s.

Ongoing Advisory Fee ²

Maximum 2% p.a. of the value of the investment account.

Conversion fee

0.25% of conversion amount

¹ **The entry fee** is a third party fee and is paid to financial agent who mediated the conclusion of Commission agreement. WEM is authorized to charge the fee.

² **The Ongoing Advisory Fee** is charged quarterly as a percentage of the average value of the client's portfolio for the given quarter. The Ongoing Advisory Fee is a third-party fee and is paid in full to the financial agent who mediated the conclusion of the Commission Agreement. WEM is authorized to settle the fee.

Commission agreement

Arrangement of purchase or sale of security

The fee for arranging the purchase or sale of a financial instrument is charged in the currency of the order at 0.2% of the total volume of the order. To the amount of the arrangement of purchase or sale financial instrument will be added the related third party fees actually paid by WEM or not yet paid but induced by WEM.

Custody and management of the non-physical securities including the custodianship

The custody fee is charged for each commenced month of provision of the service in the amount of 0.25% p.a. of the current market value of the non-physical securities at least in amount charged by third party or the equivalent of this amount in the currency of the security after conversion according to the ECB exchange rate list valid on the day of charging the fee. The fee is charged in the currency in which the security is denominated.



Loyalty Program

Our long-term clients can now benefit from our loyalty program and receive discount on the fees.





	DISCOUNT ON THE CONVERSION FEE	DISCOUNT ON THE MANAGEMENT FEE ¹	DISCOUNT ON THE ENTRY FEE ¹
Net deposit value at least EUR 100,000 and client for at least 1 year	100%	–	25%
Net deposit value at least EUR 250,000 and client for at least 1 year	100%	25%	50%
Net deposit value at least EUR 500,000	100%	50%	75%

¹ **Discount on the management fee and on the entry fee** does not apply to investment savings Save For Tomorrow and Commission agreement.

* **Net deposit value** is the sum of all deposits minus the sum of all withdrawals.

** **The granting of discounts resulting from the Loyalty Program** is subject to individual assessment and approval, once the relevant conditions have been met. There is no legal entitlement to apply the Loyalty Program.

Other services

Investment advisory

The investment advisory fee is charged up to a maximum of 3% of the total value of the investment.

Other services

The fee for other services not listed in this price list will be agreed individually depending on the type and complexity of the service. WEM is entitled in individual cases to adjust the amount of any fee listed in this price list. The client is informed about the adjustment of the fee before the service is provided.

Administrative action

Fee for performing administrative actions beyond the normal standard of services provided, such as generating a statement, manually matching an incorrectly entered payment, issuing specific confirmations as requested by the client, etc. The fee for an individual administrative action is EUR 20.

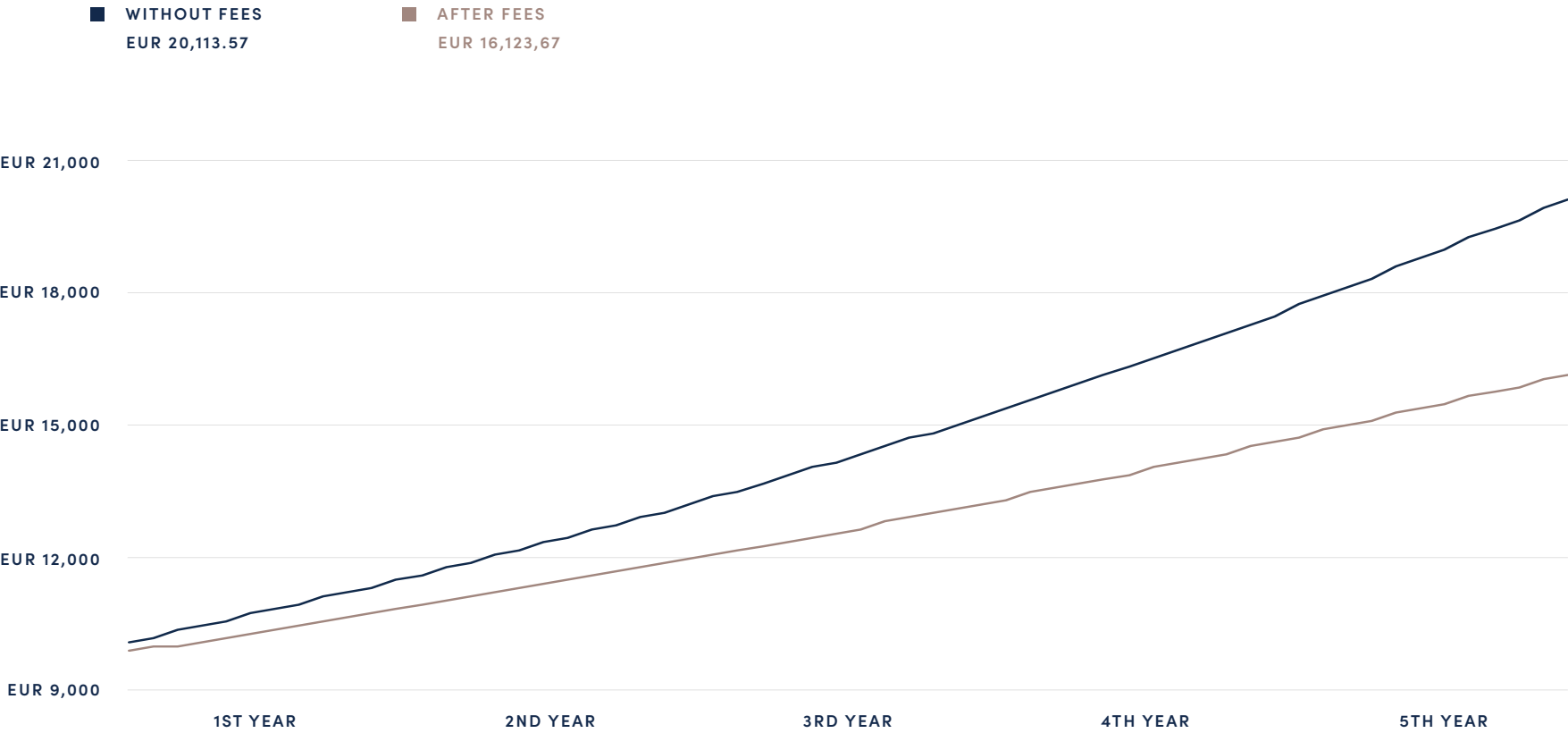
Products provided exclusively through financial agents

INVESTMENT STRATEGY	ENTRY FEE	MANAGEMENT FEE ¹
PI Rastové portfólio	0%	1.23% p.a.

¹ The management fee is charged monthly, as a percentage of the average value of the client portfolio for the given month. The fee does not include third party fees (e.g. stock exchange fees, bank fees, etc.).

A model example of the impact of fees on equity managed portfolio

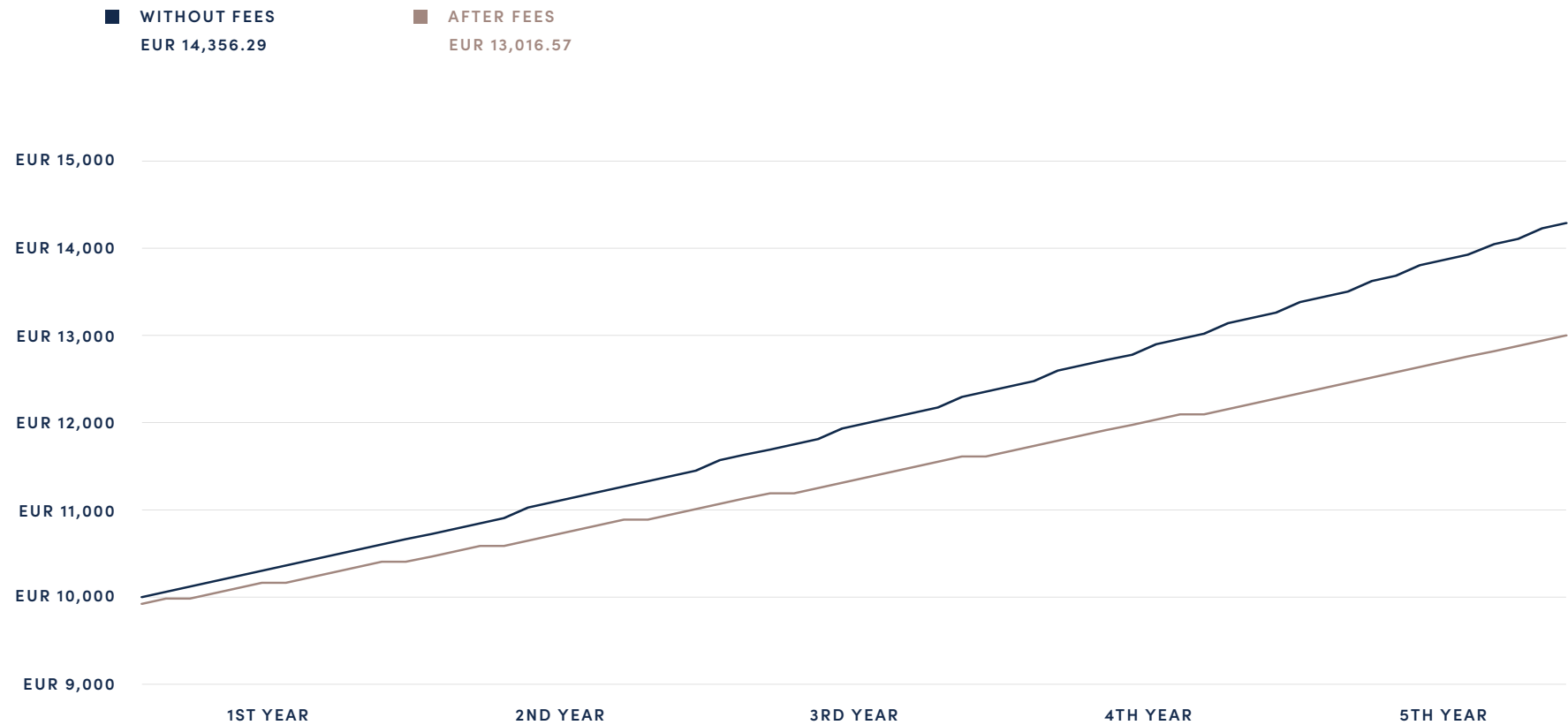
A model example of a one-off investment of EUR 10,000 with an investment horizon of 5 years and an expected portfolio return of 15% p.a. at the expected benchmark performance of 10% p.a.



ENTRY FEE	MANAGEMENT FEE	PERFORMANCE FEE	SUCCESS FEE	TOTAL FEES IN EUR	TOTAL FEES IN %
EUR 200	EUR 1,835.42	EUR 702.92	EUR 37.85	EUR 2,776.19	17.00%

A model example of the impact of fees on **balanced managed portfolio**

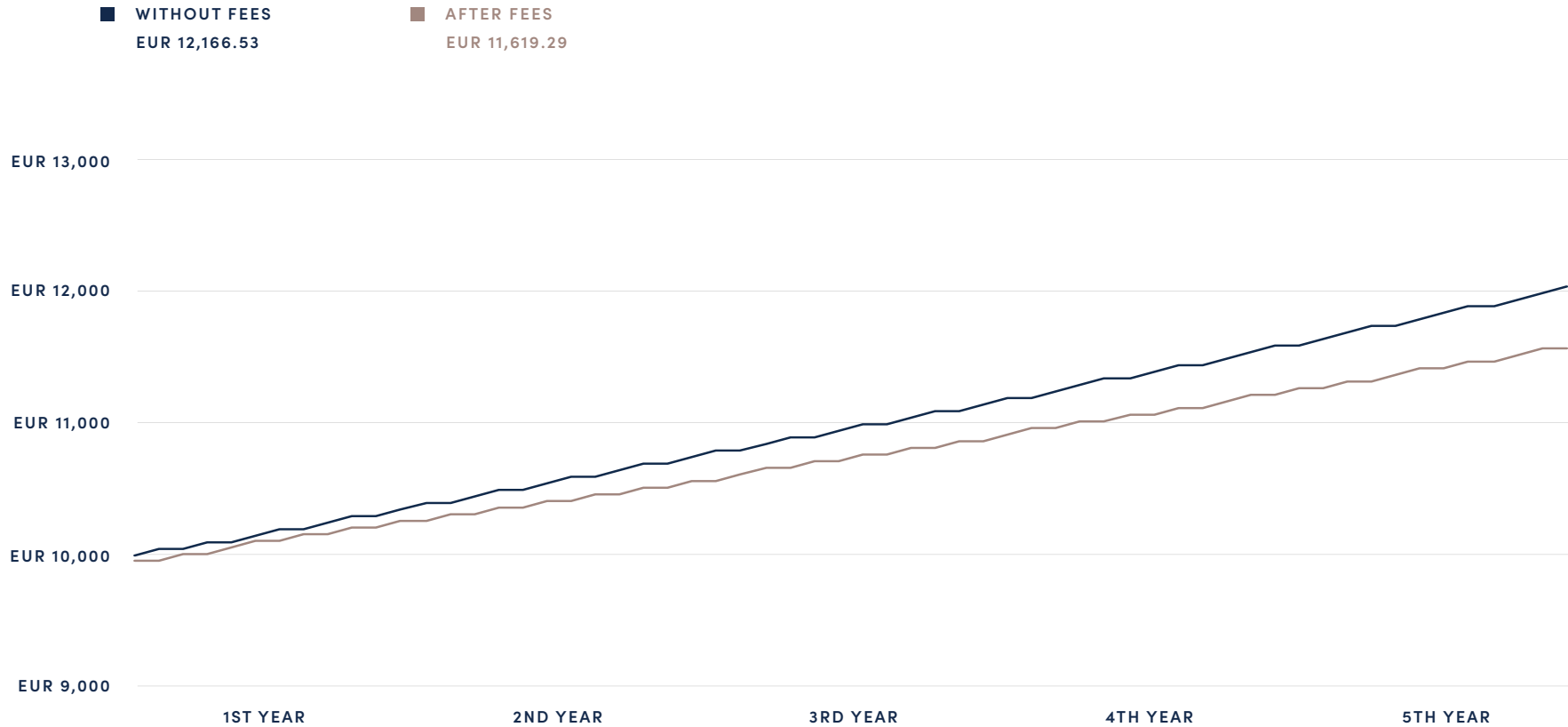
A model example of a one-off investment of EUR 10,000 with an investment horizon of 5 years and an expected portfolio return of 7.5% p.a. at the expected benchmark performance of 5% p.a.



ENTRY FEE	MANAGEMENT FEE	PERFORMANCE FEE	SUCCESS FEE	TOTAL FEES IN EUR	TOTAL FEES IN %
EUR 100	EUR 821.32	EUR 164.09	EUR 20.07	EUR 1,105.49	8.49%

A model example of the impact of fees on **bond managed portfolio**

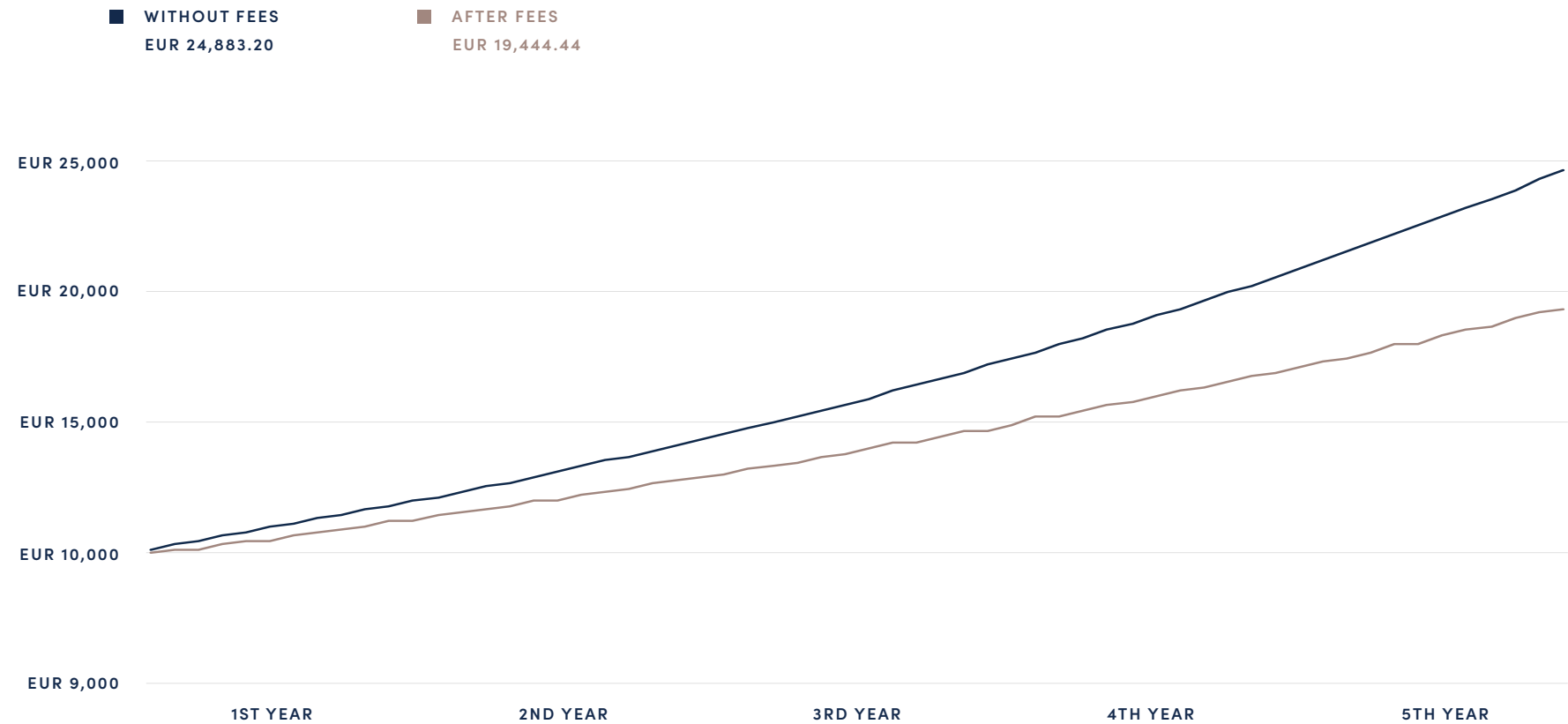
A model example of a one-off investment of EUR 10,000 with an investment horizon of 5 years and an expected portfolio return of 4% p.a.



ENTRY FEE	MANAGEMENT FEE	TOTAL FEES IN EUR	TOTAL FEES IN %
EUR 100	EUR 386.89	EUR 486.89	4.19%

A model example of the impact of fees on thematic portfolios: **WEM Opportunities**

A model example of a one-off investment of EUR 10,000 with an investment horizon of 5 years and an expected portfolio return of 20% p.a.



ENTRY FEE

EUR 200

MANAGEMENT FEE

EUR 849.40

PERFORMANCE FEE

EUR 2,411.11

TOTAL FEES IN EUR

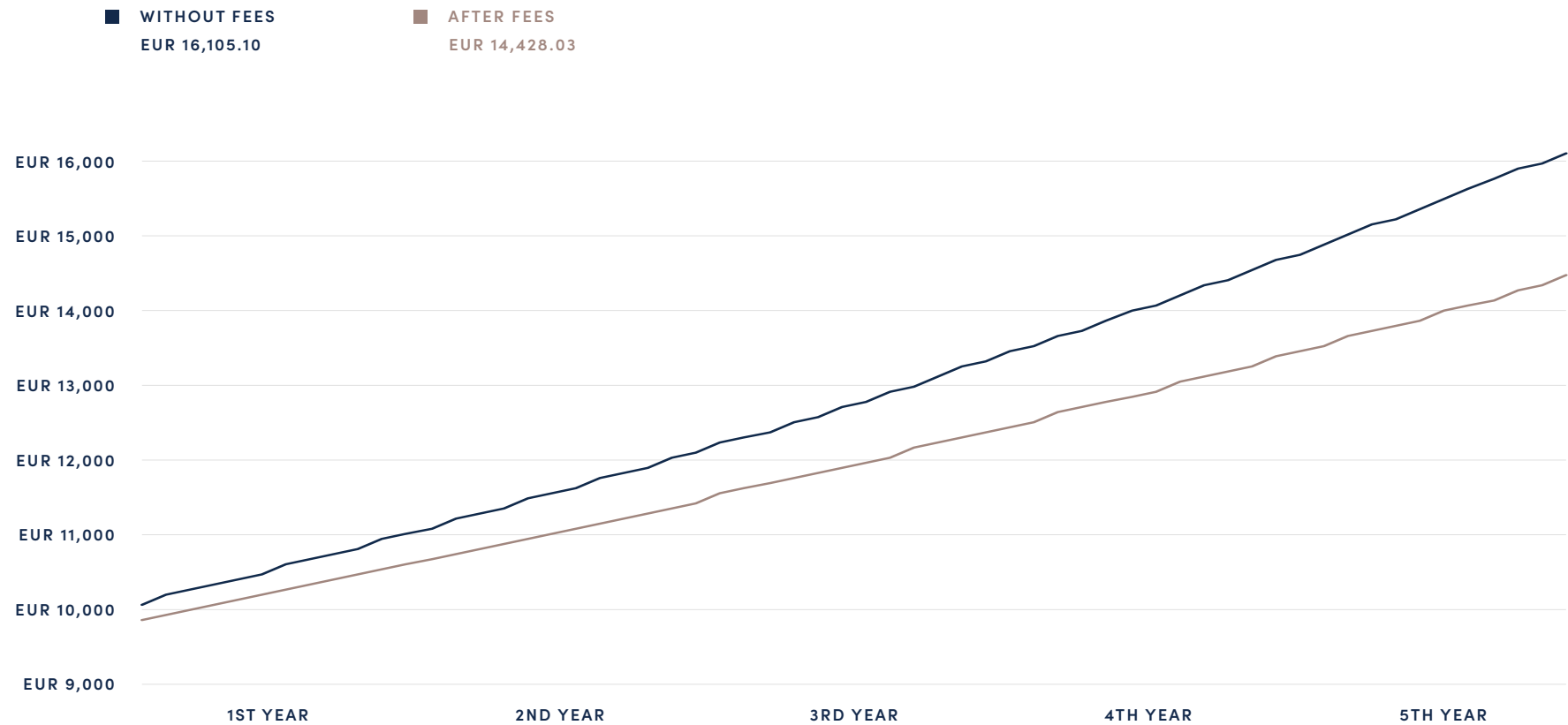
EUR 3,460.50

TOTAL FEES IN %

17.80%

A model example of the impact of fees on **WEM Dynamic** **ETF portfolio**

A model example of a one-off investment of EUR 10,000 with an investment horizon of 5 years and an expected portfolio return of 10% p.a.



ENTRY FEE

MANAGEMENT FEE

TOTAL FEES IN EUR

TOTAL FEES IN %

EUR 200

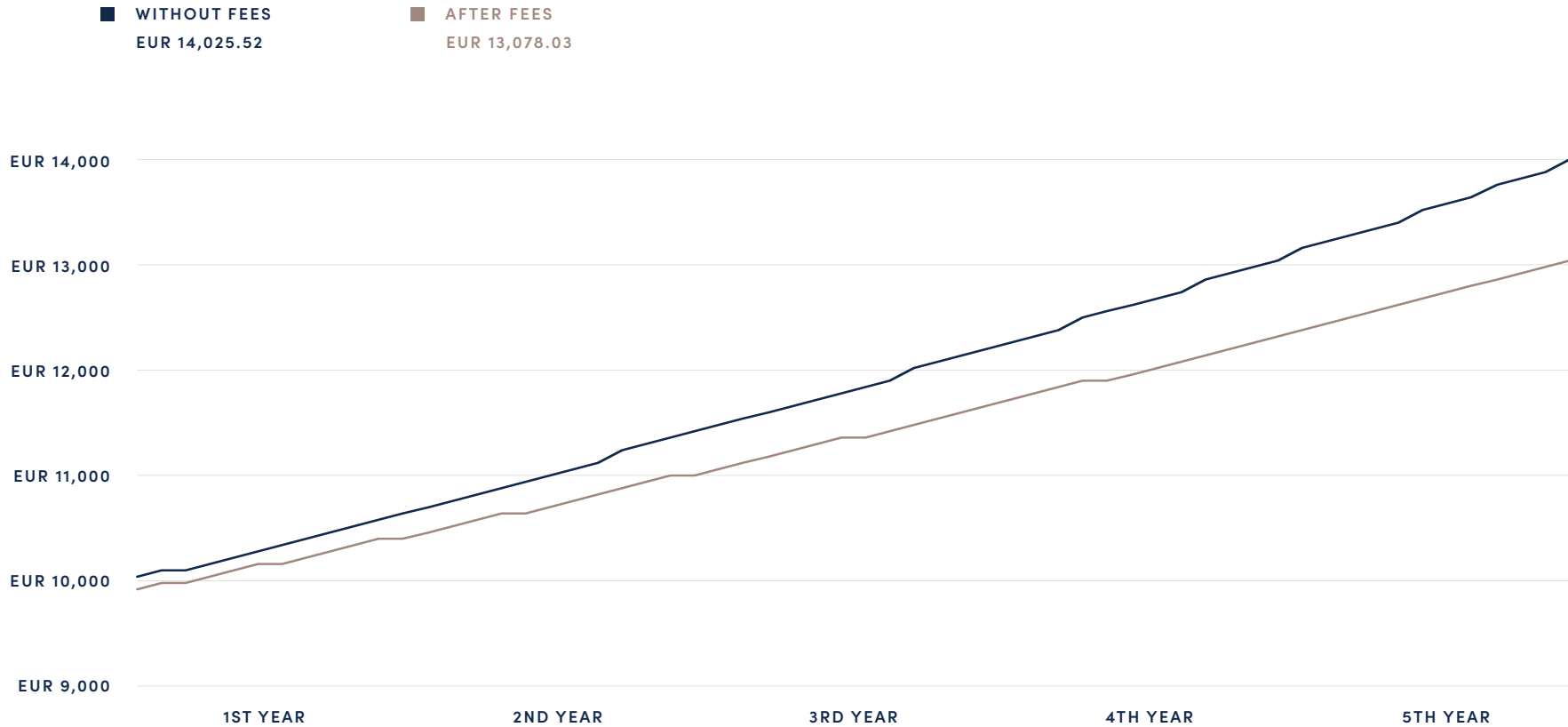
EUR 1,078.53

EUR 1,278.53

8.86%

A model example of the impact of fees on **WEM Balanced** **ETF portfolio**

A model example of a one-off investment of EUR 10,000 with an investment horizon of 5 years and an expected portfolio return of 7% p.a.



ENTRY FEE

MANAGEMENT FEE

TOTAL FEES IN EUR

TOTAL FEES IN %

EUR 100

EUR 685.76

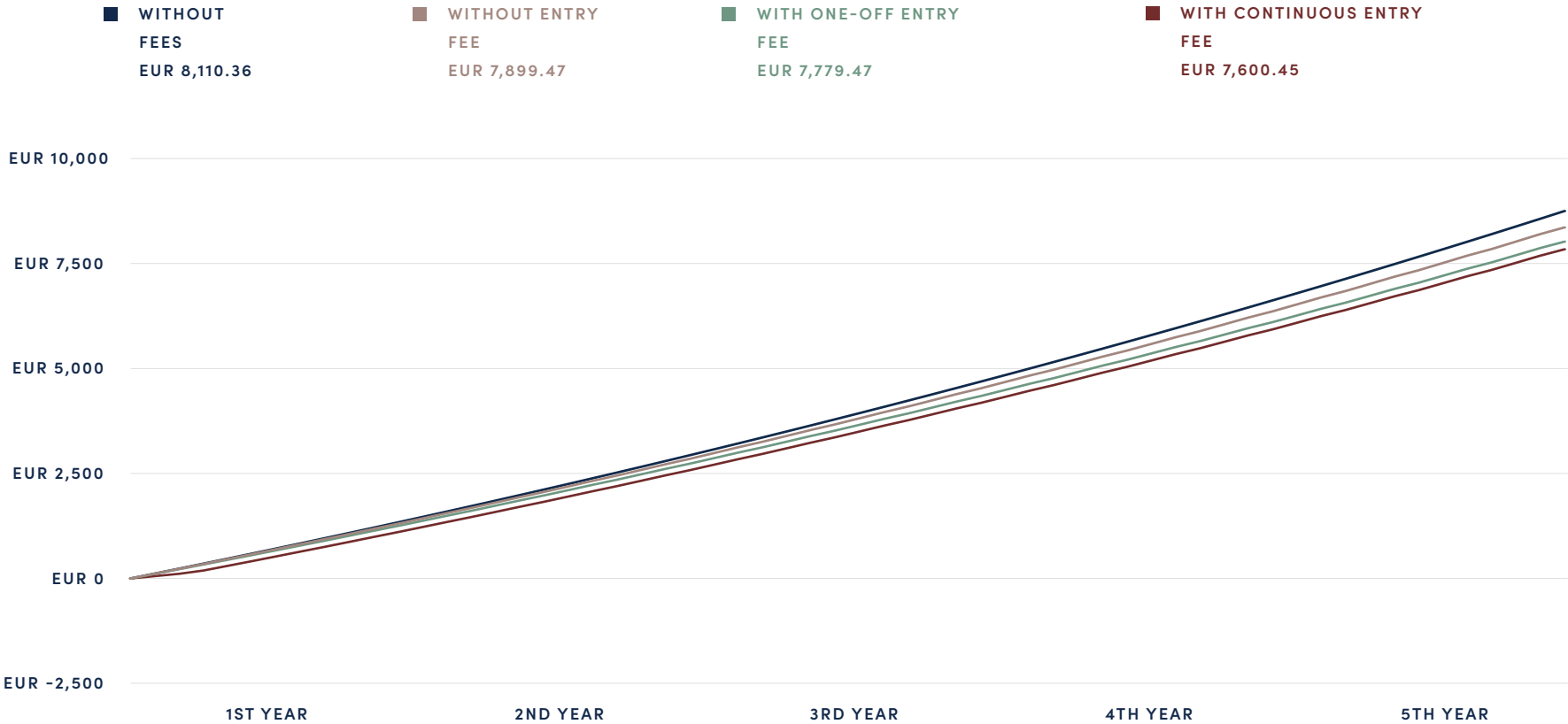
EUR 785.76

6.01%

A model example of the impact of fees on **Save For Tomorrow: Dynamic Plus**

A model example of a monthly
investment of EUR 100 with
an investment horizon of 5 years
and an expected return of 12% p.a.



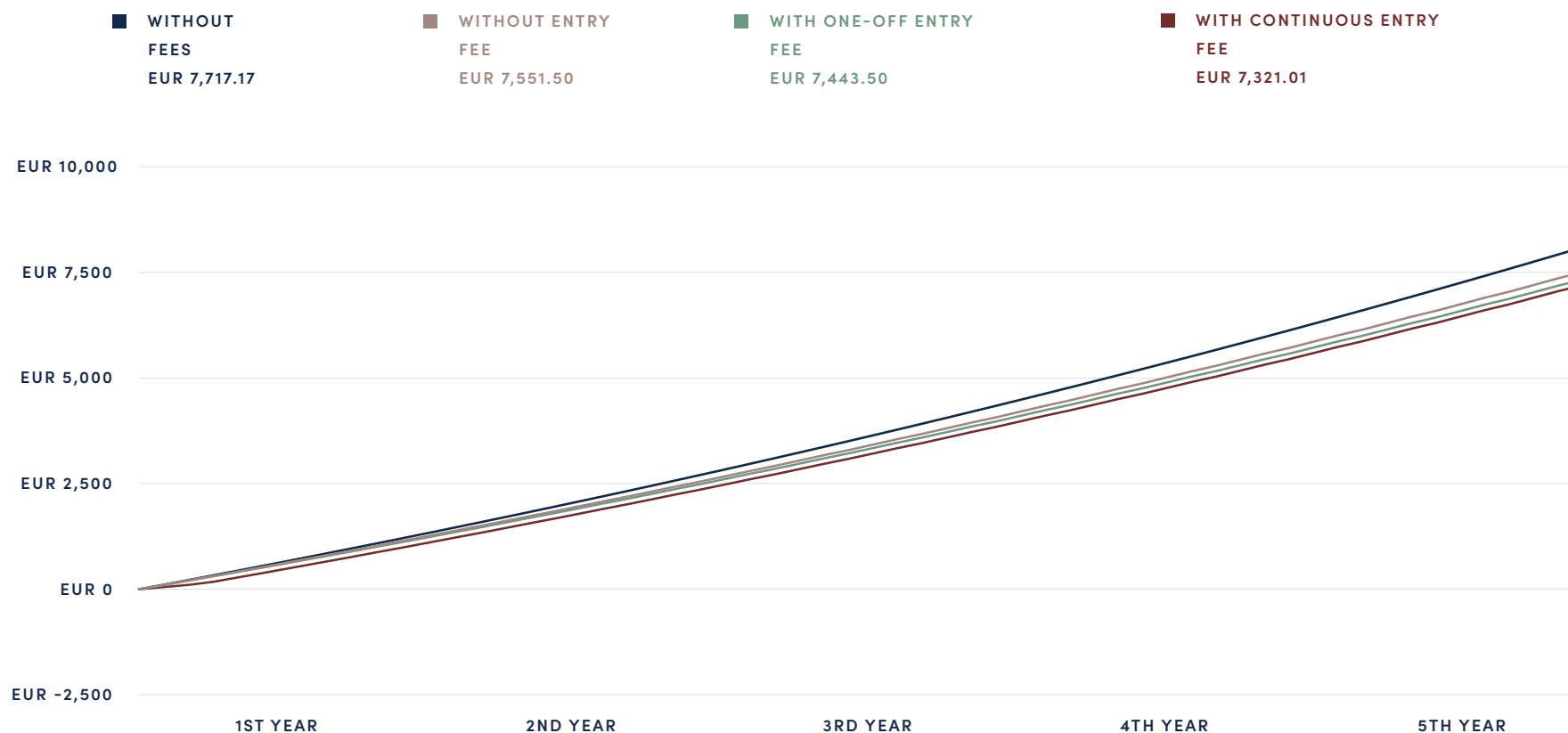


	ENTRY FEE	MANAGEMENT FEE	TOTAL FEES IN EUR	TOTAL FEES IN %
Without entry fee	-	EUR 176.70	EUR 176.70	2.24%
With one-off entry fee	EUR 120	EUR 176.70	EUR 296.70	3.81%
With continuous entry fee	EUR 180	EUR 165.63	EUR 345.63	4.55%

A model example of the impact of fees on **Save For Tomorrow:** **Dynamic**

A model example of a monthly
investment of EUR 100 with
an investment horizon of 5 years
and an expected return of 10% p.a.



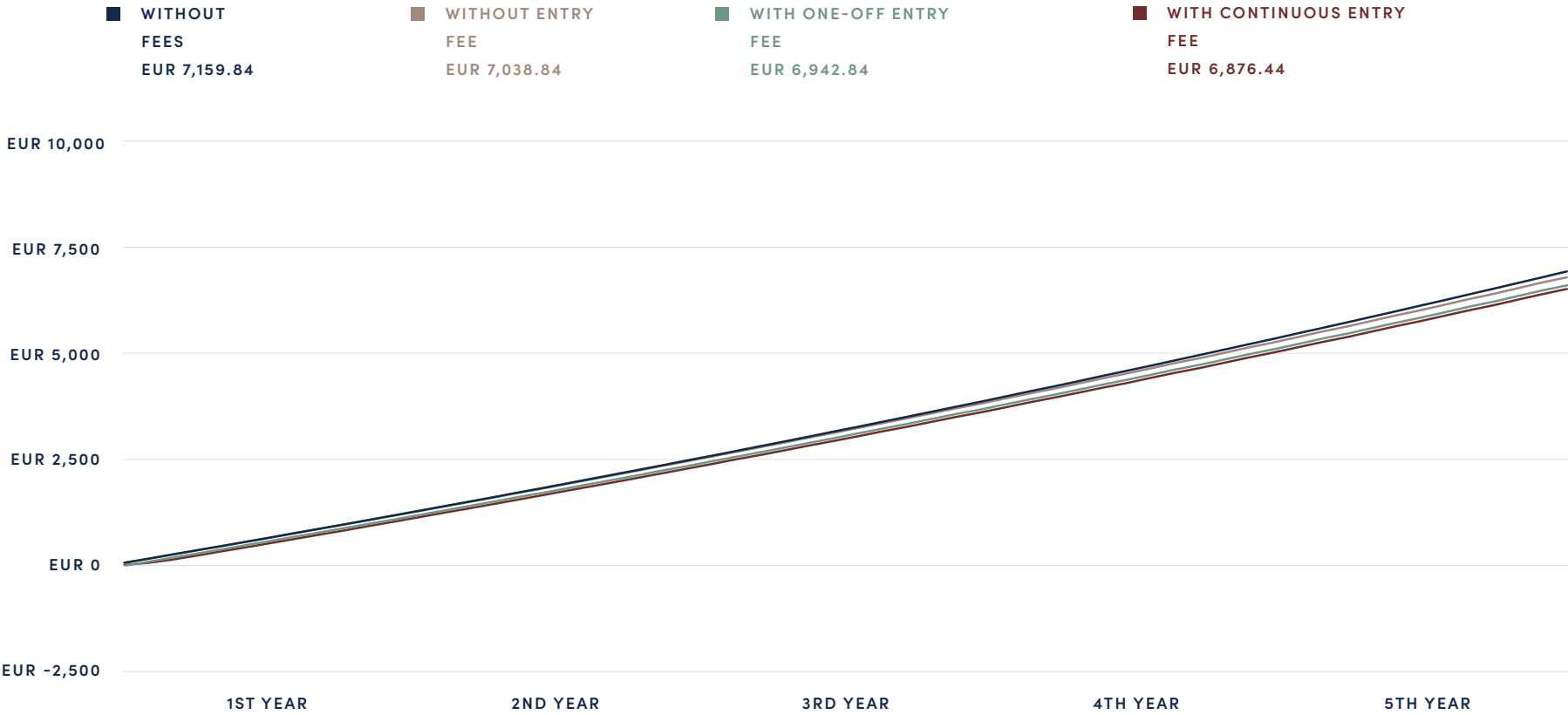


	ENTRY FEE	MANAGEMENT FEE	TOTAL FEES IN EUR	TOTAL FEES IN %
Without entry fee	-	EUR 142.78	EUR 142.78	1.89%
With one-off entry fee	EUR 108	EUR 142.78	EUR 250.78	3.37%
With continuous entry fee	EUR 150	EUR 135.38	EUR 285.38	3.90%

A model example of the impact of fees on **Save For Tomorrow:** **Balanced**

A model example of a monthly
investment of EUR 100 with
an investment horizon of 5 years
and an expected return of 7% p.a.



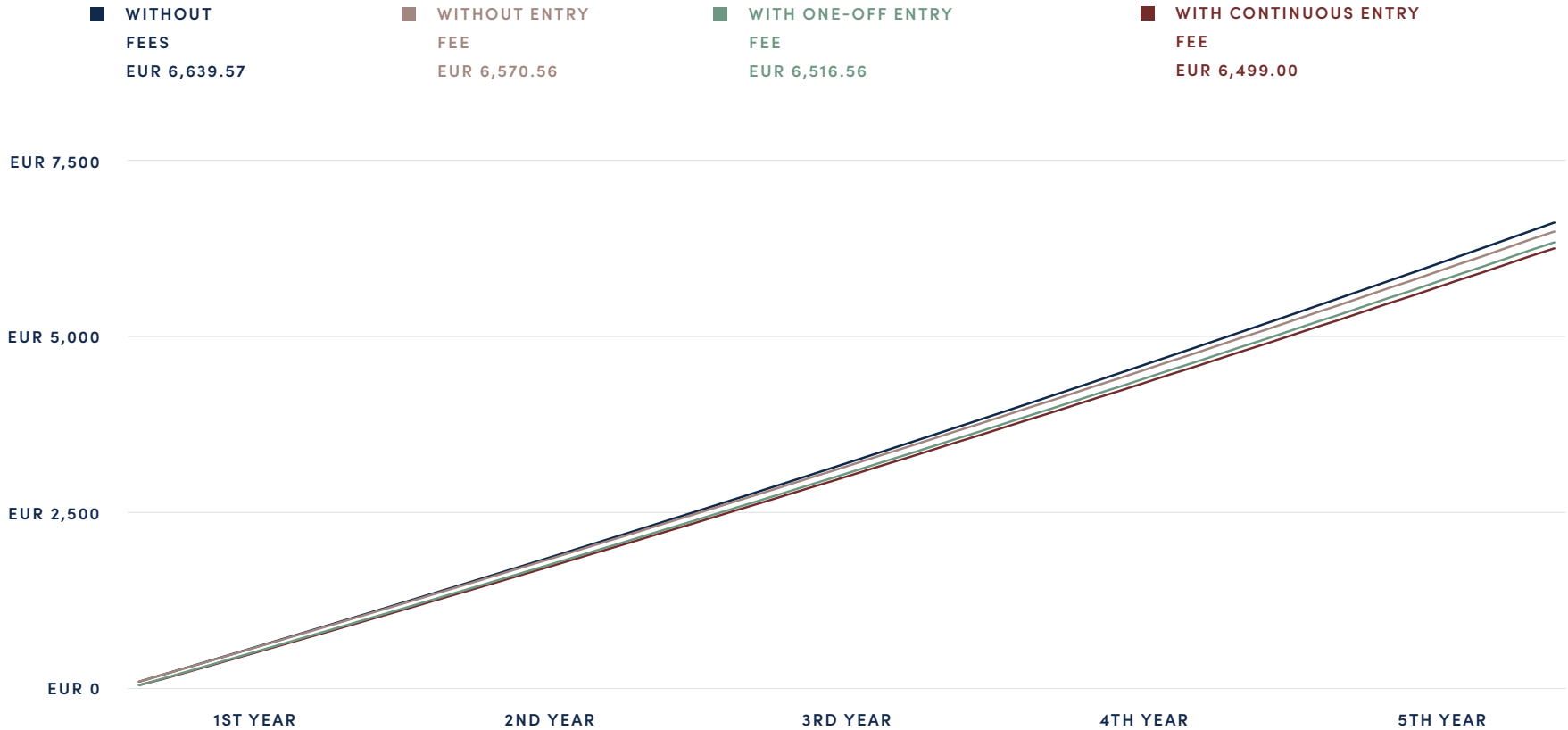


	ENTRY FEE	MANAGEMENT FEE	TOTAL FEES IN EUR	TOTAL FEES IN %
Without entry fee	-	EUR 108.87	EUR 108.87	1.55%
With one-off entry fee	EUR 96	EUR 108.87	EUR 204.87	2.95%
With continuous entry fee	EUR 120	EUR 104.43	EUR 224.43	3.26%

A model example of the impact of fees on **Save For Tomorrow: Conservative**

A model example of a monthly
investment of EUR 100 with
an investment horizon of 5 years
and an expected return of 4% p.a.





	ENTRY FEE	MANAGEMENT FEE	TOTAL FEES IN EUR	TOTAL FEES IN %
Without entry fee	-	EUR 64.92	EUR 64.92	0.99%
With one-off entry fee	EUR 54	EUR 64.92	EUR 118.92	1.82%
With continuous entry fee	EUR 60	EUR 63.60	EUR 123.60	1.90%



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