

Save for Tomorrow

Investment Savings

Wealth Effect Management o.c.p., a.s.



WEALTH EFFECT

MANAGEMENT

o.c.p.



WEALTH EFFECT MANAGEMENT





WEM is a dynamic and **innovative company**

Our clients have trusted us with care for their financial life for over 10 years. International experience combined with the long-term familiarity with the Slovak financial market enables us to bring our clients the same standard and quality of care that is common on mature Western markets. We build on traditional values such as honesty and trust. We believe that only a high moral credit of our team can secure our clients sufficient protection of their property in any life situation.

To reach the highest level of professionalism and transparency we have founded the company WEM o.c.p., which is part of the WEM Group. The investment firm enables us to create products and services of unique character.



Save for Tomorrow

Basic characteristics of investment savings

Minimum investment
50 EUR

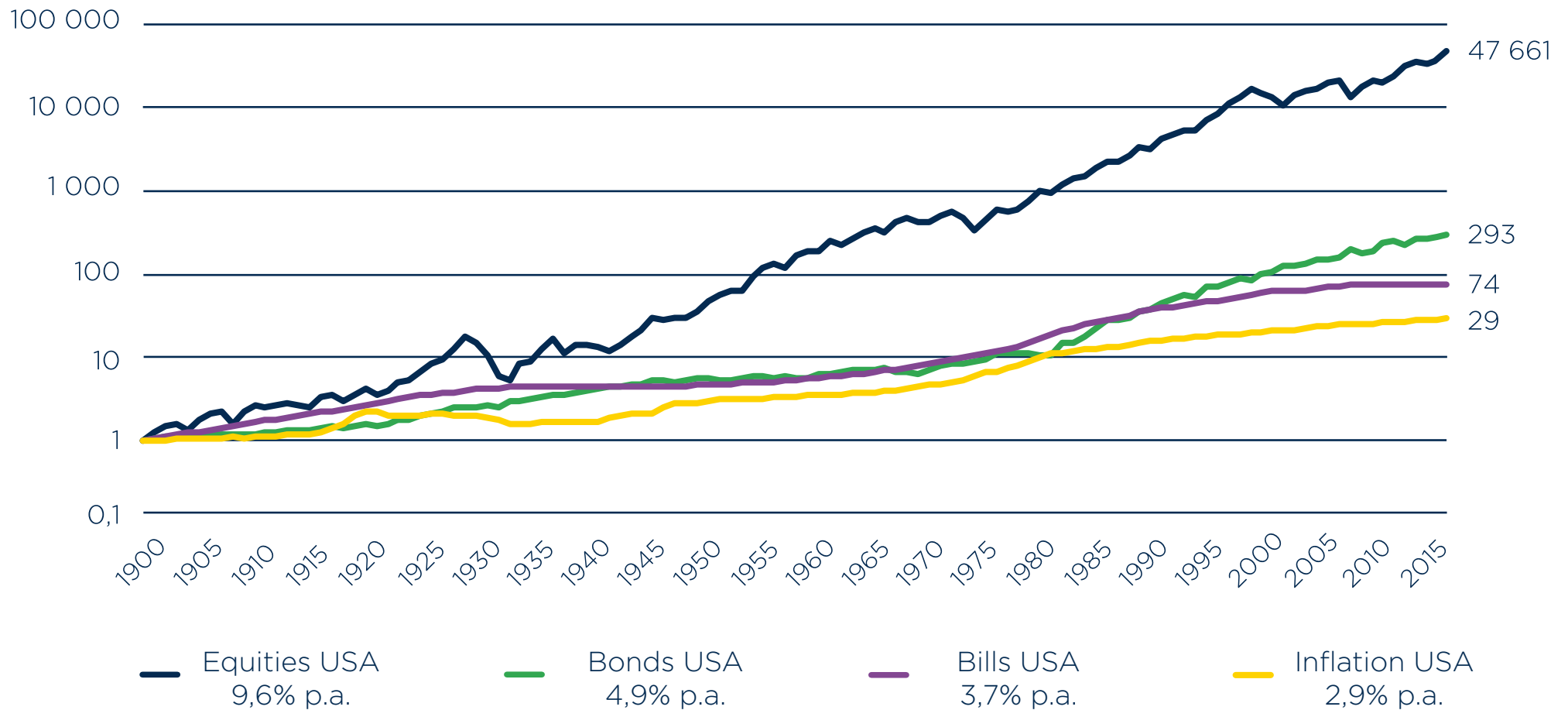
Investment horizon
more than 5 years

**TOP stock and
bond indexes**
in 3 strategies

Withdrawal anytime
without fee

Flexibility
within exceptional
deposits

Tax advantage
on titles hold > 1 year



Comparison of the realistic cumulated overall assessment (i.e. after deduction of the impact of inflation, which has reached 2.9 % for the given period) of the American shares and bonds investment, and of the US money marked investment, in USD for the past 117 years. The real value of the invested USD 1 in shares in 1900 increased to USD 1,402 in 2016; in case of bonds, to USD 9.8 and in case of money marked, to USD 2.6 in 2016. The investment revenues are provided before deduction of fees and commissions, and before taxation.

Source: Elroy Dimson, Paul Marsh, and Mike Staunton, *Triumph of the Optimists*, Princeton University Press, 2002, and subsequent research (Credit Suisse Global Investment Returns Yearbook 2018, Summary Edition - Dimson, Marsh, Staunton)

Why should I save for **retirement**?

I will not live to see that day...

The average life expectancy in Slovakia is **77 years***

Average life expectancy of men **73.71 years** and women **80,35 ***

The average number of years lived in retirement is **15 years**, and still growing*

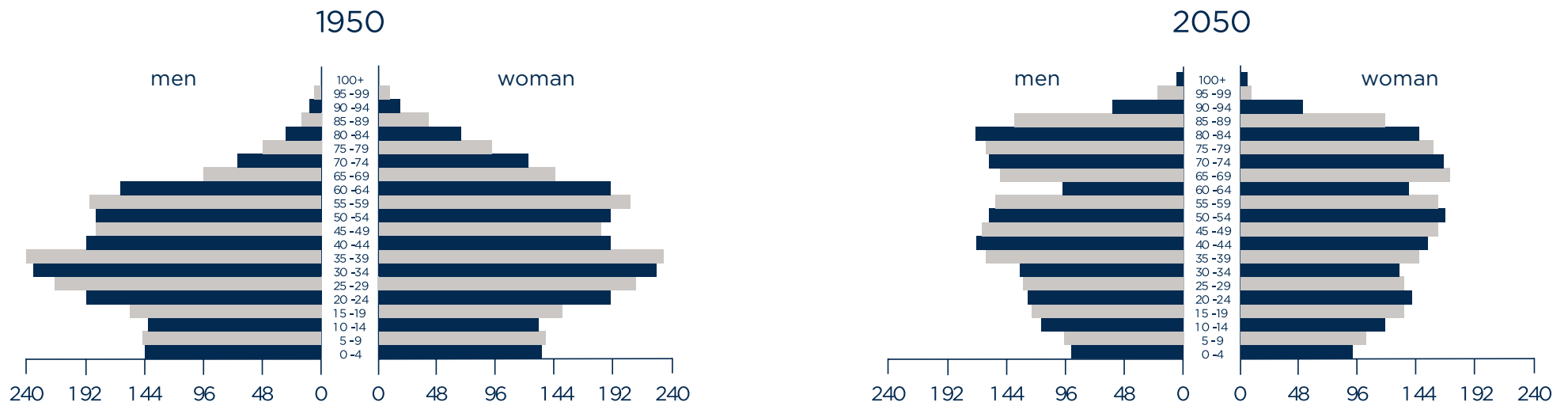
The State will take care of me...

The average amount of pension in Slovakia to 31 December 2018 was **EUR 444.26****

The number of pension payments in Slovakia to 31 December 2018 reached **1,730,243 *****

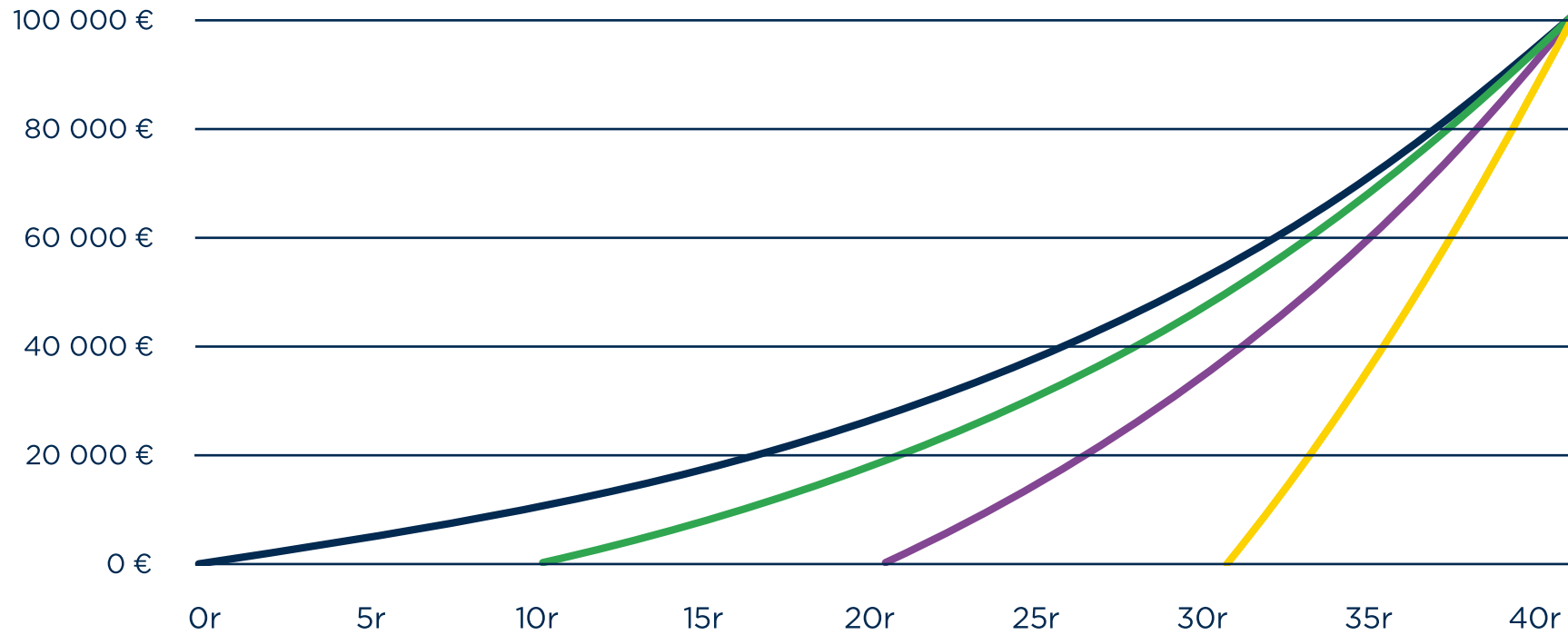
The number of employed persons in Slovakia amounts to **2.589 million*****

Projections of population **growth**



Sources: * OECD Green Growth Indicators database, **Social Insurance Company, ***Statistical Office

To achieve the monthly income of **EUR 550 from one's own resources** during the period of 15 years **you have to save EUR 100,000**. What have you done to secure yourself a **better retirement**?



— 40 years

— 30 years

— 20 years

— 10 years



EUR 66 / monthly
EUR 31,680 / deposit



EUR 121 / monthly
EUR 43,560 / deposit



EUR 244 / monthly
EUR 58,560 / deposit



EUR 644 / monthly
EUR 77,280 / deposit

The calculation of the saved amounts is illustrated based on the supposition of a 5 % yield p.a. and regular saving contributions during the entire period of saving and is not a reliable indicator of the yield in the future.

TOP world **indexes**

Stock index - S&P 500 Index

Index Standard & Poor's 500 (S&P 500) is considered by the experts the best measure of performance of the American share market. It belongs to indexes with the longest history.

Stock index - STOXX Europe 600 Index

Pan-European share index consisting of companies from 18 European countries and 19 various industrial areas. It comprises large and medium-sized enterprises, as well as companies with low market capitalisation.

Stock index - Russell Global Index

Russell Global Index measures performance of the global share market. It comprises approximately 10,000 shares from 65 countries and covers 98 % of the total global market capitalisation.

Stock index - MSCI World Net Total Return USD Index

Index MSCI World is a global share benchmark, which represents the capital performance of large and medium-sized enterprises operating on developed markets..

Bonds index - The Bloomberg Barclays Euro Aggregate Government Index

A broad-base index focusing on government share market denominated in EUR currency, including treasury notes..

Other index funds:

Bonds index - IBOXX Euro Eurozone Sovereign Overall Total Return Index

Money index - EMMI EURO OverNight Index Average

Commodity index - The Gold Spot price Index





Strategies taking into **account your needs**

Dynamic strategy

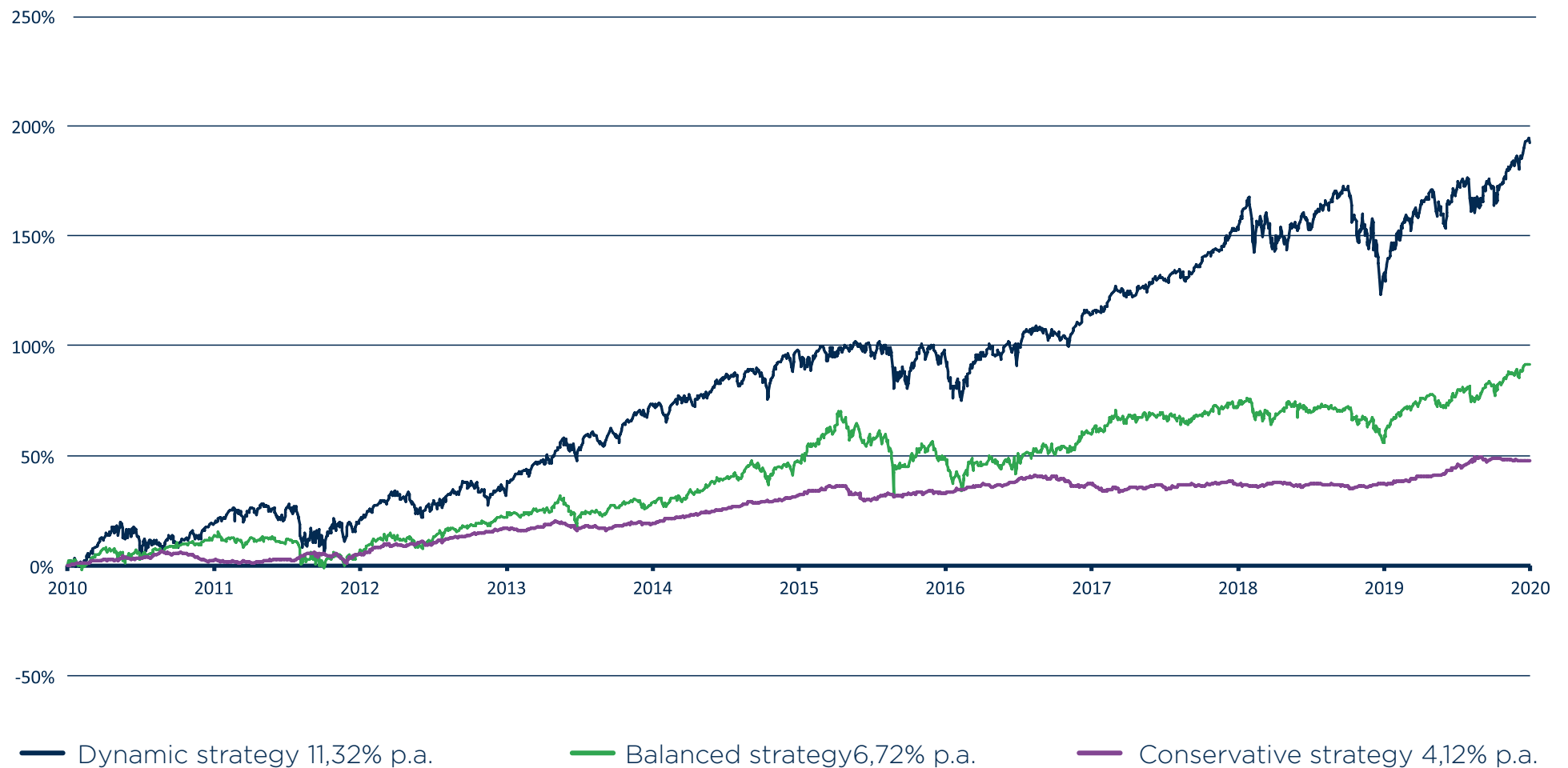
The objective of the dynamic investment strategy is investment of financial means into global share indexes, such as S&P 500, STOXX Europe 600, or MSCI World. The strategy enables investors to achieve long-term above-standard valorisation compared to bonds and money markets.

Balanced strategy

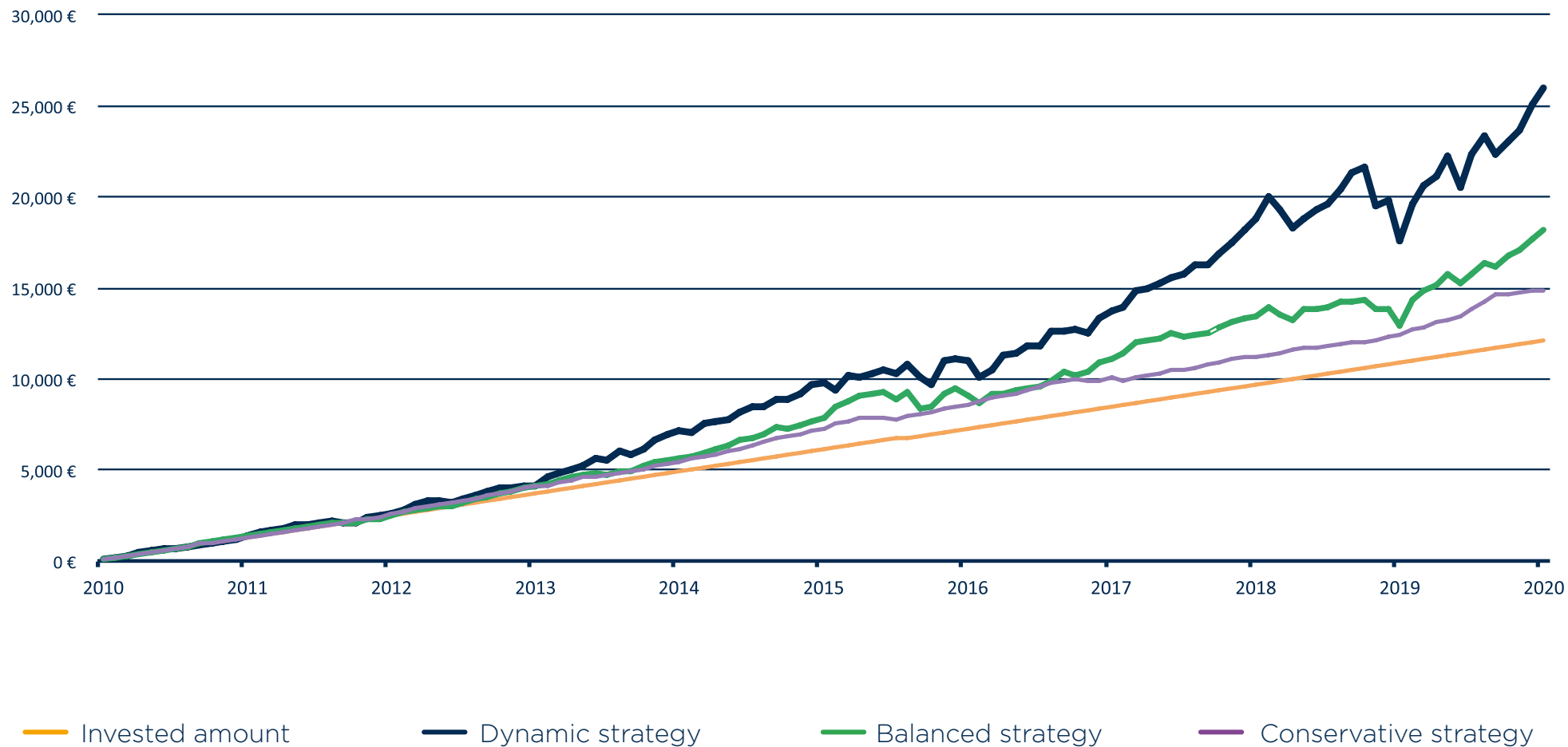
The purpose of the balanced strategy is to achieve average yields through allocation of financial means both in share and bond indexes, the combination of which enables wide diversification within the global financial markets.

Conservative strategy

The aim of the conservative investment strategy is achievement of conservative yields focusing on low-risk assets within the money markets, which are characterised by low volatility and the value of which remains stable even in case of non-favourable global economic financial situation.



Comparison of simulated historical performance of selected investment strategies at one-off investment at the beginning of the period. All yields are calculated to EUR and provided before deduction of fees or commissions, and prior to taxation. The data refer to the past. Performance in the past is not a reliable indicator of future results. Source: Bloomberg Professional Terminal, Wealth Effect Management o.c.p.,a.s.



Comparison of simulated cumulated historical performance of selected investment strategies at regular investment in the amount of EUR 100 monthly. All yields are calculated to EUR and provided before deduction of fees or commissions, and prior to taxation. The data refer to the past. Performance in the past is not a reliable indicator of future results. Source: Bloomberg Professional Terminal, Wealth Effect Management o.c.p.,a.s.

Our **Team**



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Type of Document

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The investment strategy presented in this investment survey does not have to be suitable or appropriate for each client or a potential client, depending on their familiarity with and experience in the field of investment concerning the particular investment strategy, their financial situation, including ability to bear losses, and on their risk tolerance, and investment objective.

Risk Warnings

Investment in financial tools included in the investment strategy presented in this investment survey is connected with risk. The investment value and the revenue from it can fall as well as rise and there is no guarantee of return of the originally invested sum. Profitability in the past is not a reliable indicator of future profitability. This document cannot be taken as an explanation of all risks connected with investment in the particular investment strategy and the related financial tools or with use of an investment service. All risks presented in this document can combine, which can result in a higher total risk connected with the particular investment. Due to the fact that the investor's property is invested in shares according to a particular investment strategy, the investment is subject to risks concerning share investment. This document is property of the company Wealth Effect Management o.c.p., a.s. Any further use, reproduction, publishing, copying of this document or any of its part is subject to prior approval of the company.



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