LifeGoals.

This is marketing communication. Please refer to the Key Information Document (KID) before making any final investment decisions.

October 2026

LifeGoals - Conservative (with Exclusions)

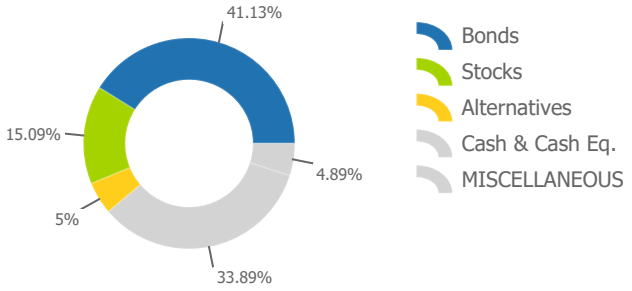
Investment Objective

The Conservative (with Exclusions) portfolio aims to preserve capital while also achieving long-term capital appreciation, by providing exposure to a globally diversified portfolio of cash and cash equivalents, fixed income, equities and alternative investments, while accepting low to moderate volatility of returns.

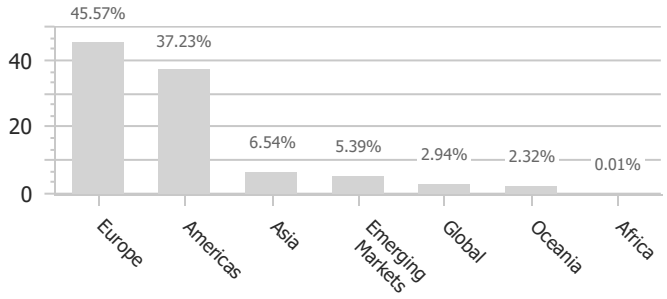
Key attributes

Horizon	5-10 years
Currency	Euro
Fund Manager	LifeGoals Financial Services Ltd.

Asset Class Allocation

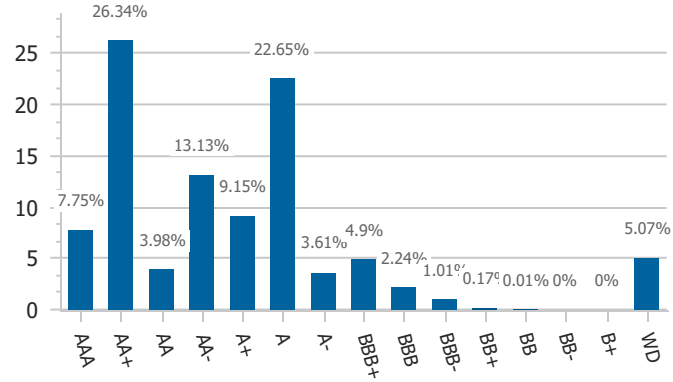


Geographic Allocation



*All investments excluding Cash allocations.

Credit Quality

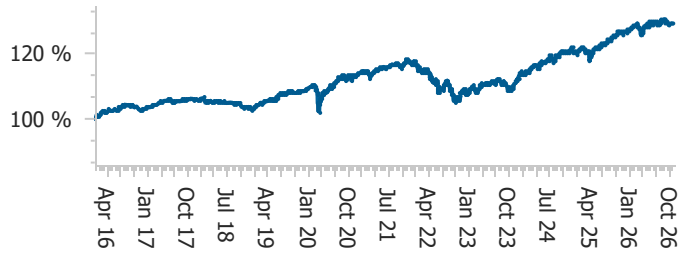


Risk / Reward Scale

Lower risk **Higher risk**

Lower Potential Returns Higher Potential Returns

1	2	**3**	4	5	6	7



Returns

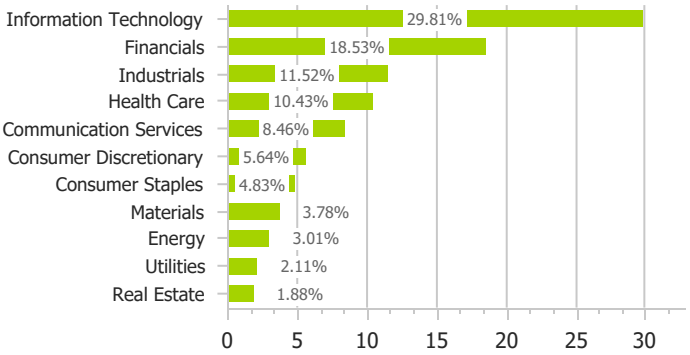
Valuation Date: 29/10/2026

Period	Weekly	Monthly	YTD	2025
%	-0.05	0.18	1.6	5.44

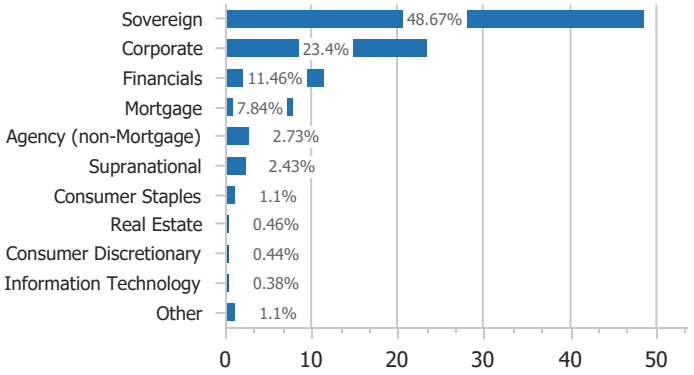
The performance represents the hypothetical growth of one fund unit as of the start of the reporting period. Every Member may experience different performance based on their individual investment choices, timing and amount of contributions.

RISK WARNING - With any investment, your capital is at risk. The value of your portfolio cannot be guaranteed - it may depreciate or appreciate and you may get back less than you invest. Past performance does not predict future returns nor is it indicative of future performance.

Equities Sector Breakdown (%)



Bond Sector Breakdown



Important Information

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October 2026

LifeGoals - Conservative (with Exclusions)

Key Attributes

Target Risk	5%-12%
Risk (σ)	4.12%
VaR (weekly)	-0.90%
Custodian	SAXO Bank Custody

Fund Management Fees	0.26%
Fund Administration Fees	0.49%
Performance Fee	0.00%
Entry Fees	0.00%
Exit Fees	0.00%

Contact Information

Registered Office: White Walls (Tower 25) - Stasinou 6, 1060 Nicosia, Cyprus
Mail: P.O. Box: 25193, 1307 Nicosia, Cyprus
Tel: +357 70002424

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