

This is marketing communication. Please refer to the KIID before making any final investment decisions.

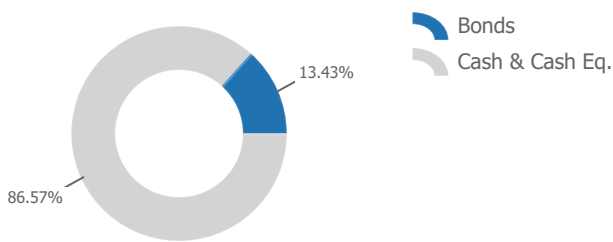
Investment Objective

The Savings ESG portfolio seeks to provide a high level of capital protection by investing in exposure to a portfolio of cash & cash equivalents, money market funds and low to medium duration fixed income instruments. While pursuing its objective, the Savings ESG portfolio aims to include underlying portfolios with ESG characteristics, wherever practically applicable.

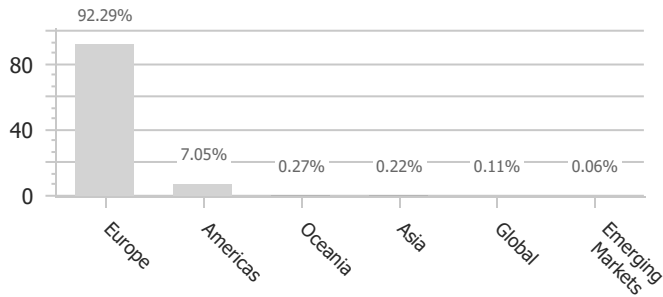
Key attributes

Target Risk	0%-0.5%
Horizon	0-3 years
Currency	Euro
Fund Manager	LifeGoals Financial Services Ltd.

Asset Class Allocation

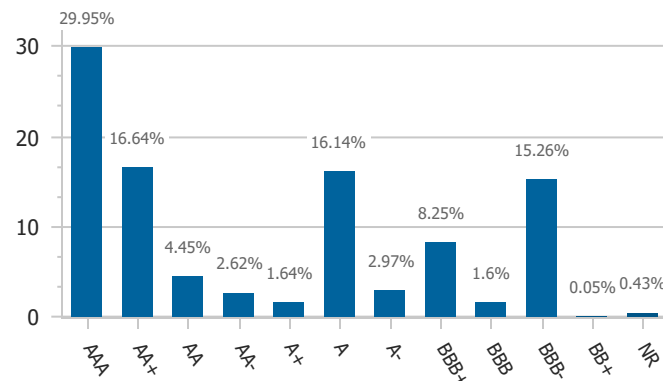


Geographic Allocation



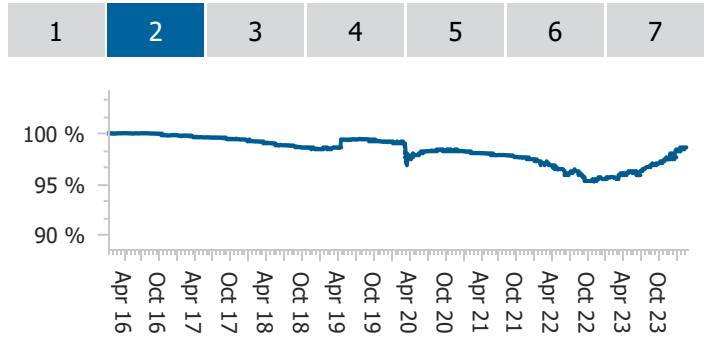
*All investments excluding Cash allocations.

Credit Quality



Risk / Reward Scale

Lower risk Lower Potential Returns **Higher risk** Higher Potential Returns



Returns

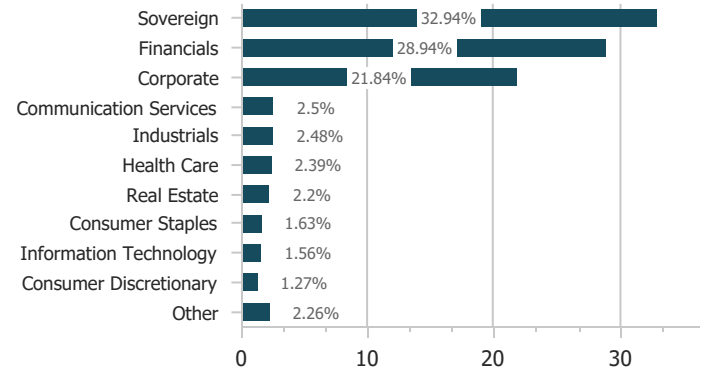
Valuation Date: 21/02/2024

Period	Weekly	Monthly	YTD	2023
%	0.1	0.03	0.28	2.95

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.

Bond Sector Breakdown



Important Information

The LifeGoals ESG portfolios are structured and managed by LifeGoals Financial Services Limited (previously Emergo Wealth Ltd) ("LFS") under its MiFID license. LifeGoals Financial Services Limited is an investment firm authorized and regulated by the Cyprus Securities and Exchange Commission (CIF 232/14). The information contained within this report has been prepared by LFS. The performance information contained herein (including any expression of opinion or forecast) has been obtained from, or is based on, sources believed by LFS to be reliable, but it is not guaranteed as to its accuracy or completeness. Such information is provided without obligation on the part of LFS on the understanding that any person who acts upon it or changes his investment position in reliance on it does so entirely at his own risk. Information contained in this report is current only as at the date it is first issued and may no longer be true or complete when viewed. All information contained herein may be changed or amended without prior notice.