

Trust Agreement No. _____ Investment Strategy

The Confidence - mostly foresees creation of portfolio from risk free instruments like deposits, government bonds and corporate debt securities. The strategy foresees investments in bonds and deposits around 90%, in shares and other financial instruments - around 10% from the total investment. The Confidence strategy is suited for investors who are dissatisfied with the profitability of standard products of banks, but are not ready to take on additional risk.

The Stability - is a combination of conservative and aggressive strategy. The portfolio is formed from risk free instruments and from assets with greater risk like shares. The strategy foresees investment in bonds and deposits around 70%, in shares and other financial instruments - around 30% from the total investment. This investment strategy is advised to the majority of investors. According to this strategy the investor usually receives income significantly exceeding the long term inflation level with a moderate risk.

The Perspective – is formed from financial instruments with higher risk – shares, currencies and other high risk assets, which allows to reach the highest profitability. The strategy foresees investment in bonds and deposits around 30%, in shares and other financial instruments - around 70% from the total investments. All financial instruments are purchased after analysis of the enterprise and evaluation of financial market tendencies and development perspectives. The strategy is suited for investors who wish to achieve the maximum profitability in a long term.

Special strategy

Description:

The Client/the Authorised Person

The Bank

Name, Surname /Company Name

Name, Surname of the Authorised Person

Issuing date and registration number of the power of attorney

Signature

Signature