valid from 1.3.2023,
through Collega Investice s.r.o.

PRICE LIST OF SERVICES

Fiduciam consilio s. r. o.

SERVICE SERVICES

For clients with assets under active management up to CZK 1,000,000 (invested funds under advisor's management):

Price:

12.000 CZK/year

The price for services is paid in annual payment, by agreement in monthly payment.

For clients with assets under active management over CZK 1,000,000 (invested funds in the company's mandate):

1.000.000 CZK - 5.000.000 CZK
- 1% p. a. on assets under management

5.000.000 CZK - 15.000.000 CZK
- 0.85% p.a. on assets under management or 0.7% p.a. + 10% HWM fee

CZK 15,000,000 - CZK 50,000,000
- 0,7 % p.a. on assets under management or 0,55 % p.a. + 10 % HWM fee

CZK 50,000,000 or more
- 0,55 % p.a. on assets under management or 0,4 % p.a. + 10 % HWM fee

The fee on the volume of assets in the advisory mandate is normally paid quarterly, always after the end of the calendar quarter. For more information, see "Cost Information and Fee Calculation." in the documents.

No entry fees are ever charged on investments.

INITIAL COSTS - FINANCIAL PLAN

- 25.000 CZK to 60.000 CZK

The basic part of the financial plan is the content below, but the exact details can be found in the document "Methodology of working with clients" or in our book.

- **detailed information (data) collection**
    - put together all relevant information and data
- **cash flow/economic analysis**
    - knowledge of basic personal budget structure
    - defining free cash flow = specifying the amount of money that can be used for regular investments or that we need to get to
    - setting minimum reserves = setting the optimum level of reserves
- **overview of assets, their valuation and classification**
- **information on current products**
    - appropriateness, cost-effectiveness, conceptuality in our plan
- **crisis plan**
    - lists of assets, liabilities, guarantees, instructions, access passwords, etc.
- **inheritance solutions**
    - current scheme, possible modifications
- **risk analysis, insurance plan**
    - calculations of insurance amounts based on analysis of own economy, pricing, insurance conditions, selection of insurer
    - analysis of the risks arising from the functions in the Ltd. or ICO, possible variants of coverage of these risks
    - other risks = we will go through the other risks (civil liability, property damage, technical damage, etc.) and solve which ones we can and want to cover ourselves and which ones we have to deal with the insurance company
- **IOLDP request**
    - its control, completion and backup of documents
    - pension audit, by appointment
- **setting strategic objectives against which we invest**
    - determination of feasibility, scenarios, options and partial steps needed for this = we specify specific goals, give them a plan, calculate future values, options, how to solve them, etc.
- **investment portfolio concept, strategic allocation**
    - what investment instruments to hold, their distribution in the portfolio and their importance in relation to the objectives = we will go through the concepts of investment portfolios, i.e. what assets (and countries, currencies, etc.) to hold in relation to specific objectives and other assets
- **investment portfolio setup**
    - choice of platforms, specific products, analytical data on portfolio composition, backtest
- **timeline of implementation**
- **instructions on the implemented steps** = we will then implement all steps (administratively, setting up platforms and portfolios, etc.)

- **credit issues**
    - complete processing of loans, setting its parameters in relation to the plan, etc.
    - if relevant
- **real estate**
    - help with property selection, calculating the economics of the investment and suitability in relation to the plan
- **special requirements**
    - intergenerational transfer of property, preparation and education of descendants, currency conversions or foreign finance, legal or tax issues, etc.

The financial advisor is always the brains behind the plan, the coordinator, the author. Other competent people work alongside him on the plan and implementation.

Legal, tax, notary and other services are paid in excess of the plan. The consultant will always quantify the extra costs and they are subject to the client's approval. Consultant's performance beyond the plan is notified in advance and billed at an hourly rate.

HOURLY RATE

One-time independent consultation:

- Please send us the documents for your inquiry,
- we will prepare our opinion on your query,
- we will discuss possible solutions together,
- we will give you our insight and know-how,
- to help you make a better decision.

Price: 4.000 CZK

Includes: 1h preparation for the meeting, 1h meeting

Hourly rate for other tasks (project assignments, extra work, training, etc.): 2.000 CZK/hour