

**PURPOSE**

This document contains key information about a given investment product. This is not marketing material. Providing this information is required by law to help you understand the nature of that investment product and the risks, costs, potential profits and losses associated with it, and to make it easier to compare with other products.

**PRODUCT**

<b>Product Name</b>	Beta ETF Dywidenda Plus Portfolio Closed-End Investment Fund
<b>National identifier (KNF code)</b>	PLFIZ001122
<b>ISIN</b>	PLBTFDP00015
<b>Manufacturer</b>	AgioFunds Towarzystwo Funduszy Inwestycyjnych SA
<b>Contact</b>	<a href="http://www.agiofunds.pl">www.agiofunds.pl</a> ; phone number : 48 22 531 54 54
<b>Supervisory Authority</b>	Polish Financial Supervision Authority
<b>Document Date</b>	2026-01-09

**WARNING: You are going to buy a product that is complicated and may be difficult to understand****WHAT IS THIS PRODUCT?**

<b>Product Type:</b>	Investment certificates of the Closed-End Portfolio Investment Fund
<b>Objectives:</b>	The Fund's investment objective is to achieve rates of return, the amount of which reflects the percentage changes in the value of the Reference Index - WIGdivplus for the same periods, regardless of whether the Reference Index is in an upward or downward trend in these periods, and to pay out the Fund's Income on the terms specified in the Articles of Association. The Fund's investment objective is pursued through the application of an investment strategy consisting in the continuous use of physical mapping of the current structure of the Reference Index. The fund does not guarantee the achievement of the investment objective
<b>Target individual investor:</b>	Investment Certificates are intended for individual investors who want to invest effectively in the portfolio of companies included in the Benchmark Index and accept the investment risk resulting from the high volatility of the stock index. Due to the level of risk and the high expected volatility in the value of the Investment Certificates, the recommended investment horizon should not be shorter than 5 years. In the case of investors with a higher risk aversion, investment in Investment Certificates should only be part of their total investment portfolio
<b>Risks:</b>	Investing in the Fund is associated with market risk resulting from the fact that the situation on the stock market may be subject to significant fluctuations, and its adverse changes in relation to the positions taken by the Fund may have a negative impact on the rate of return. The Fund does not take into account capital protection against market risk and in relation to credit risk. A full description of the risk factors is provided in the Fund's Prospectus.
<b>The period for which the Fund was established and the possibility of its dissolution:</b>	The Fund is established for an unlimited period of time, and the Company may dissolve it on the terms provided for in the law and in Article 41 of the Fund's Articles of Association.
<b>Possibility of making withdrawals from the Fund:</b>	The Fund redeems Investment Certificates at the Participant's request. Detailed rules for redemption of Investment Certificates are described later in this document in the section "How long should I have the product and can I withdraw money earlier?".
<b>Depository:</b>	The depositary is Q Securities Spółka Akcyjna.
<b>Fund's revenues:</b>	The proceeds of the Funds shall be paid to the Participants on the terms set out in Article 44 ". Rules for the payment of the Fund's Income" of the Articles of Association
<b>Additional information:</b>	Documents and information about the Fund required by law, including the Prospectus and financial statements, are available free of charge in Polish on the website of <a href="http://www.agiofunds.pl">www.agiofunds.pl</a>

## WHAT ARE THE RISKS AND POSSIBLE BENEFITS?

The risk indicator is an indication of the level of risk of this product compared to other products. It shows how likely it is that you will lose money on a product due to market changes or because you are unable to withdraw money. The fund has been classified as 4 on a seven-point scale, which is an average risk class. This means that potential losses due to future performance are assessed as average. The fund has been classified for its category on the basis of the historical volatility of the fund's benchmark – the WIGdivplus index. The risk indicator takes into account the assumption that you will maintain the product for 5 years. If you cash in on your investment at a different stage, the actual risk may vary significantly and the return may be lower. The indicator does not take into account operational risk, in particular arising from exposure to derivatives or liquidity risk. This product does not include any protection against future market performance, so you may lose some or all of your investment.



## OUTCOME SCENARIOS

The final value of an investment in this product depends on the future performance of the market. The future market situation is uncertain and it is impossible to predict exactly how it will develop.

The unfavourable, moderate and favourable scenarios presented are illustrations using the worst, average and best results of the Index from the last 10 years. Such scenarios occurred in the case of investments between 2016 and 2026. Recommended retention period: **5 years**.

Sample investment: **50 000 PLN**

<b>Scenarios</b>		<b>If you exit the investment after 1 year</b>	<b>If you exit the investment after 5 years</b>
<b>Minimum</b>	There is no minimum guaranteed return on investment in this Fund. The saver may lose some or all of his funds		
<b>Stress scenario</b>	Final value of the investment after deduction of costs Average annual rate of return	13 369 PLN -73,3%	13 299 PLN -73,4%
<b>Unfavorable scenario</b>	Final value of the investment after deduction of costs Average annual rate of return	42 889 PLN -14,2%	42 819 PLN -14,4%
<b>Moderate scenario</b>	Final value of the investment after deduction of costs Average annual rate of return	54 325 PLN 8,6%	54 255 PLN 8,5%
<b>Favorable scenario</b>	Final value of the investment after deduction of costs Average annual rate of return	68 256 PLN 36,5%	68 186 PLN 36,4%

The figures presented include all costs of the product itself and include the maximum costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the size of your refund. The scenarios presented are illustrations based on past performance and assumptions presented in the table above. The stress scenario shows how much money you can get back under extreme market conditions.

## **WHAT HAPPENS IF THE DIVIDEND PLUS BETA ETF IS NOT WITHDRAWABLE?**

The Fund and its investment certificates are not subject to any guarantee mechanism, in particular they are not covered by the guarantees of the Bank Guarantee Fund. The investor should take into account the possibility of losing at least part of the deposited funds. The assets of the Fund constitute its separate assets and do not enter the bankruptcy estate of the Company or the Depositary Bank. This means that the Fund's assets will not be used to repay the liabilities of the Company or the Depositary Bank in the event of the bankruptcy of one of these entities.

## **WHAT ARE THE COSTS?**

The tables show the amounts that are taken from the investment to cover different types of costs. These amounts depend on the amount of investment, the period of maintenance of the product and the results achieved by the product. The amounts shown are illustrations based on an example investment amount and the different possible investment periods.

## Costs over time

We assumed that:

- in the first year, the Fund's rate of return will be 0%
- over the remaining maintenance periods, the Fund performs as shown in the moderate scenario
- the amount of PLN 50,000 was invested

the amount of PLN 50,000 was invested	If cashed in after 1 year	If cashed in after 5 years
<b>Total costs</b>	250 PLN	2 227 PLN
<b>Impact of costs on annual reimbursement (*)</b>	0,50%	0,6%

\* This illustrates how costs reduce your return each year during the maintenance period. For example, this shows that if you exit an investment at the end of the recommended investment retention period, the projected average return is 9.1% before costs and 8.5% after costs.

**Cost structure:**

The following table shows the impact each cost item you can get at the end of the recommended retention period and what each cost category means.

<b>One-off costs (incurred at the entrance or exit)</b>		<b>If you exit the investment after 1 year</b>
Entry costs*	We do not charge entry fees.*	0 PLN
Exit costs*	We do not charge exit costs.*	0 PLN
<b>Running costs (incurred each year)</b>		
Management fees and other administrative or operational costs	0.50% of the value of your investment per year. This estimate is based on the actual costs of the last year taken from the Fund's assets.	250 PLN
Transaction costs	0.20% of the value of your investment per year. This is an estimate of the costs associated with the purchase and sale of the Fund's portfolio components. The actual amount will vary depending on how much we buy and sell. These costs are charged to the Fund's assets.	100 PLN
<b>Additional costs incurred under special conditions</b>		
Performance fees and incentive bonuses	0.00% of the value of your investment per year.	0 PLN

Until 30 June 2026 The fund does not charge a management fee. During this period, the Fund's total running costs are limited to a maximum of 0.50% per annum, with part of the costs being borne by the Society. After this date, the management fee is 0.50% per annum, and the other costs of the Fund are further limited to 0.40%. The values in the table of costs take into account the average level of costs over the entire recommended investment period, assuming an increase in the Fund's assets above PLN 50 million in the third year;

Beta ETF Dywidenda PLUS PFIZ is a fund listed on the Warsaw Stock Exchange. Participants of the Fund generally trade on certificates only on this market. Therefore, you can avoid entry and exit costs by conducting transactions on the secondary market (Warsaw Stock Exchange), where you will not incur entry and exit costs, but you will incur a brokerage commission. Brokerage commissions are not charged or payable to the Fund. You must take into account the fact that the market price of the certificate may differ from the valuation of the net asset value made by the Fund. The Fund has signed a maker agreement aimed at ensuring effective and continuous placing of orders to buy and sell the Fund's certificates. Participants trading on certificates via the primary market shall bear the costs as described in the prospectus.

### **HOW LONG SHOULD I HAVE THE PRODUCT AND CAN I WITHDRAW EARLY?**

Recommended minimum retention period: 5 years. Certificates are redeemed on every trading day starting from the first day of listing certificates. The Fund redeems at the Participant's request. Requests for redemption of Investment Certificates will be accepted by the Company and intermediaries in accepting subscriptions for investment certificates. The redemption price of the Investment Certificates is equal to the Net Asset Value per Investment Certificate on the Redemption Date. Detailed rules for redeeming certificates are specified in the fund's statute. The Redemption Fee rate for the redemption of Investment Certificates is up to 2%.

The Participant may dispose of the Fund's investment certificate on the Warsaw Stock Exchange. In this case, he does not pay the rate of the redemption fee, but the broker commission set by his broker. The investor must take into account the fact that the market price of the sale of the certificate may differ from the valuation of the net asset value made by the Fund. The fund has signed an agreement with a market maker aimed at ensuring effective and continuous placing of orders to buy and sell the fund's certificates.

### **HOW CAN I FILE A COMPLAINT?**

Complaints regarding the offer of Certificates may be submitted to the entity that accepted the subscription for the Certificates or in which the subscription for the Certificates was to be submitted (the Offeror or a Member of the Consortium), under the conditions specified by the entity in question or directly with the Company. Complaints related to participation in the Fund may be submitted directly at the Company's registered office, by letter to the Company's address, by e-mail, by fax (using the data indicated in Chapter III of the Prospectus) or by the Offeror or a Consortium Member – on the terms and conditions established by a given entity. Complaints may be submitted to the Society in person or by a proxy, on the basis of a power of attorney granted in writing, whereby in order for the attorney to be effective and for him to file a complaint, it is necessary to present the original power of attorney or a certified copy to the Society and to submit a copy of the power of attorney to the Society. A complaint should be filed immediately after receiving information about the occurrence of objectionable circumstances. The complaint should include: 1) data enabling the identification of the investor/Participant (name and surname or company, PESEL or REGON, address of residence or registered office, as well as correspondence address, if different); 2) the address to which the response to the complaint is to be sent; 3) a detailed description of the subject of the complaint; 4) specifying the investor's or the Participant's request; 5) copies of documents necessary to consider the complaint. Information on the possibility of filing a complaint and on the rules of filing and considering them is available on the Society's website, at [www.agiofunds.pl](http://www.agiofunds.pl).

### **OTHER RELEVANT INFORMATION?**

The website ([www.agiofunds.pl](http://www.agiofunds.pl)) contains additional information concerning the Fund, in particular: current reports and periodic reports of the Fund, semi-annual and annual financial statements and quarterly reports, the Fund's Articles of Association, the Fund's information prospectus during its validity. It also provides information on monthly historical scenarios for the Fund's performance and past performance.