KEY INFORMATION DOCUMENT

Purpose

This document provides basic information about this investment product. It is not marketing material. This information is required by law to help you understand the nature, risks, costs, potential gains and losses associated with this product and to help you compare it with other products.

Product

The *Artea Subalansuotas 47+* Supplementary Voluntary Pension Fund (hereinafter, the "Fund")

This investment fund is managed by Artea Asset Management UAB
www.artea.lt

This pension fund is established in Lithuania and supervised by the Financial Market Supervision Service of the Bank of Lithuania. Artea Asset Management UAB is licensed in Lithuania and supervised by the Financial Market Supervision Service of the Bank of Lithuania.

15/05/2026

What is this product?

Type	It is a pension fund for supplementary voluntary pension accumulation.
Term	The fund has been set up for an indefinite period. However, it can be terminated at any time if the effective management of the fund is no longer possible, or if changes in economic and/or political conditions make it necessary to wind it up.
Objectives	The main investment objective of this Fund is to achieve above-average returns by taking moderate risks. The fund's investments are split evenly between corporate shares and related investments and bonds issued or guaranteed by governments, central banks, bank deposits or corporate bonds. Composition: 50% shares, 50% bonds. The pension fund's investment strategy is based on the assumption of long-term investment by the majority of participants, allowing up to 50% (or up to 70%, in accordance with the Fund's rules) of the net assets to be invested in stock markets. This approach accounts for the associated risks while aiming to achieve higher returns over the long term. The higher expected volatility of stock market returns is intended to be offset by investments generating on average more stable returns, such as government securities, debt securities of credit institutions and other corporations, deposits, etc., in which the remainder of the Fund's net assets are invested. Investment specialisation in a geographical area or industry is not applicable. The benchmark for the pension fund is applicable from 01/01/2013. From 30/11/2023 a composite benchmark applies, consisting of 10% * Bloomberg Barclays Series-E Euro Govt 5-7 Yr Bond Index (BERPG3 Index) + 10% Bloomberg Barclays EuroAgg Corporate 5-7 Yr Total Return Index (LEC5TREU Index) + 10% Bloomberg Pan Euro EM: Europe Total Return Index Unhedged EUR (I04339EU Index) + 10% Bloomberg Pan-European High Yield (Euro) TR Index (I02501EU Index) + 10% Bloomberg EM USD Aggregate: Sovereign Total Return Index Hedged EUR (H12875EU Index) + 3% European Central Bank ESTR OIS Index (OISESTR Index)+ 41% MSCI World IMI Net Total Return USD Index (converted to EUR) (M1WOIM Index)+ 6% MSCI Emerging Markets ex China Net Total Return USD Index (converted to EUR) (M1CXBRV Index). The weights of the composite benchmark have been chosen to reflect as closely as possible the investment strategy (types, proportions) set out in the fund's rules and the fund's strategic investment allocation. The full history of the benchmarks can be found at *www.artea.lt*. The Management Company has discretion to choose specific investments. Although the benchmark is used indirectly to compare performance, the aim is to replicate it as closely as possible when choosing investments. The fund does not aim at sustainable investments within the meaning of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector; however, it is intended to promote environmental or social performance, or any combination of such performance. For more details, see the pre-contractual sustainability disclosure document. The fund's depositary is SEB Bankas AB. Further information about the fund (rules, annual and half-yearly reports, other information in Lithuanian or English) is available free of charge at the company's customer service centres (an up-to-date list is available at *www.artea.lt/r/lt/registracija-vizitui*), by calling +370 61 044 447 or e-mailing info@artea.lt, on the website *www.artea.lt*, and from all distributors of the fund. Details of the latest remuneration policy of the Management Company's employees, including but not limited to a description of how remuneration and other benefits are calculated and the identities of the persons responsible for granting remuneration and other benefits, including the composition of the Remuneration Committee, where such a committee is established, are available on the website www.artea.lt, and will be made available to the investor in hard copy form on request.
For retail investors	The pension fund is recommended for middle-aged people (aged 47–58) who want to save for a supplementary pension through periodic investments.

The fund is subject to the tax laws of the Republic of Lithuania, which may affect an investor's personal tax situation. The Management Company shall only be liable for the information contained in this document if such information is misleading, inaccurate or inconsistent with the information contained in the relevant parts of the fund's prospectus.

What are the risks and what return can I get?

1	2	3	4	5	6	7

Lower risk **Higher risk**

The aggregate risk indicator shows the level of risk of this product compared to other products. It shows how likely it is that the product will result in a loss, either because of changes in markets or because we cannot pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This means that losses related to future performance are likely to be moderate.

The risk indicator assumes you keep the product for 10 years.

The following are the types of risks that are material to the fund and are underestimated in the calculation of the indicator:

Credit risk. Risk of losses due to the inability of an issuer of securities to meet its financial obligations.
Counterparty risk. The risk that the counterparty will default on its obligations.
Market liquidity risk. Risk of losses due to low market liquidity, which prevents the sale of financial instruments at the desired time and price.
Operational risk. Risk of losses due to system failure, human error or external events, including political and legal risks.

Performance scenarios

The figures show the total cost of the product itself. These figures do not take into account your personal tax situation, which may also affect the amount you get back.

What you get for this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted.
The unfavourable, moderate and favourable scenarios shown are examples using the worst, moderate and best product performance over the last 10 years. Markets may develop very differently in the future.
The stress scenario shows what you could recover in extreme market conditions.

Recommended holding period: 10 years **Example investment: EUR 10,000**		**If you exit after 1 years**	**If you exit after 5 years**	**If you exit after 10 years**
Scenarios				
Minimum	**There are no guaranteed returns and you may lose some or all of your investment.**			
Stress	**What you might get back after costs** Average return each year	**EUR 6,848.34** -31.52 per cent	**EUR 6,969.01** -6.97 per cent	**EUR 5,928.32** -5.09 per cent
Unfavourable	**What you might get back after costs** Average return each year	**EUR 8,802.32** -11.98 per cent	**EUR 11,005.49** 1.93 per cent	**EUR 14,862.35** 4.04 per cent
Moderate	**What you might get back after costs** Average return each year	**EUR 10,712.33** 7.12 per cent	**EUR 12,456.75** 4.49 per cent	**EUR 16,670.70** 5.24 per cent
Favourable	**What you might get back after costs** Average return each year	**EUR 11,654.14** 16.54 per cent	**EUR 13,895.58** 6.80 per cent	**EUR 19,926.56** 7.14 per cent

What happens if the Management Company is unable to make payments?

The assets of the fund are separated from those of the Management Company. As a result, investors in the fund will not suffer any losses in the event of default or insolvency of the Management Company.

What are the costs?

The person who sells or advises you on this product may also charge other fees. In this case, the person will provide you with information on these costs and how they affect your investment.

Costs over a given period

The tables below show the amounts deducted from your investment to cover various costs. These amounts depend on how much you invest, how long you hold the product and the profitability of the product. The amounts shown here are examples based on the amount of the example investment and the different possible investment periods.

We make the following assumptions:

- in the first year, you will get back the amount you invested (0% annual return). For the other holding periods, the profitability of the product is the same as in the moderate scenario;
- the amount invested is EUR 10,000.

	If you exit after 1 years	If you exit after 5 years	If you exit after 10 years
Total costs	EUR 140.00	EUR 700.00	EUR 1,400.00
Annual cost impact (*)	1.40 per cent	1.40 per cent each year	1.40 per cent each year

(*) This shows how costs reduce your return each year over the holding period. For example, it shows that if you exit during the recommended holding period, your average annual return is expected to be 8.52% before tax and 7.12% after tax.

Composition of costs

One-off investment or exit costs		Annual cost impact if you exit after 1 year
Investment costs	The Entry fee does not apply to a Participant's pension contributions that amount to at least EUR 1,500 in a single payment, as well as to all subsequent pension contributions made after receiving such a contribution. The fee also does not apply to funds transferred directly from other pension funds, but it does apply to subsequent pension contributions made by the Participant if the conditions for applying the entry fee are met. However, the entry fee applies to the Participant's pension contributions if a single payment is less than 1,500 euros—a 30 percent entry fee applies to pension contributions made during the first 12 months after becoming a Participant (in accordance with Section 5 of the fund's rules), which may not exceed 200 euros during this period but is deducted until the minimum amount of 100 euros is reached.	EUR 0
Exit costs	We do not charge an exit fee for this product	EUR 0
Ongoing costs		
Management fees and other administrative or operating costs	1.39% of the value of your investment per year. This is an estimate based on the actual expenditure of the previous year.	EUR 139.00
Transaction costs	0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 1.00
Incidental costs taken under specific conditions		
Performance fees	This product is not subject to performance-based fees.	EUR 0

Recommended minimum holding period: 10 years.

Due to the nature of the risks and returns, the recommended holding period is 10 years. An investor has the right to withdraw all or part of his/her accumulated funds at any time by submitting a request in the prescribed form to the Management Company on business days and during business hours. The conversion of fund units into cash and vice versa is carried out every business day.

How can I file a complaint?

If you have any complaints about the quality of the service, please call +370 61 044 447 first. If this does not resolve your problem, please submit a written complaint by post or email.

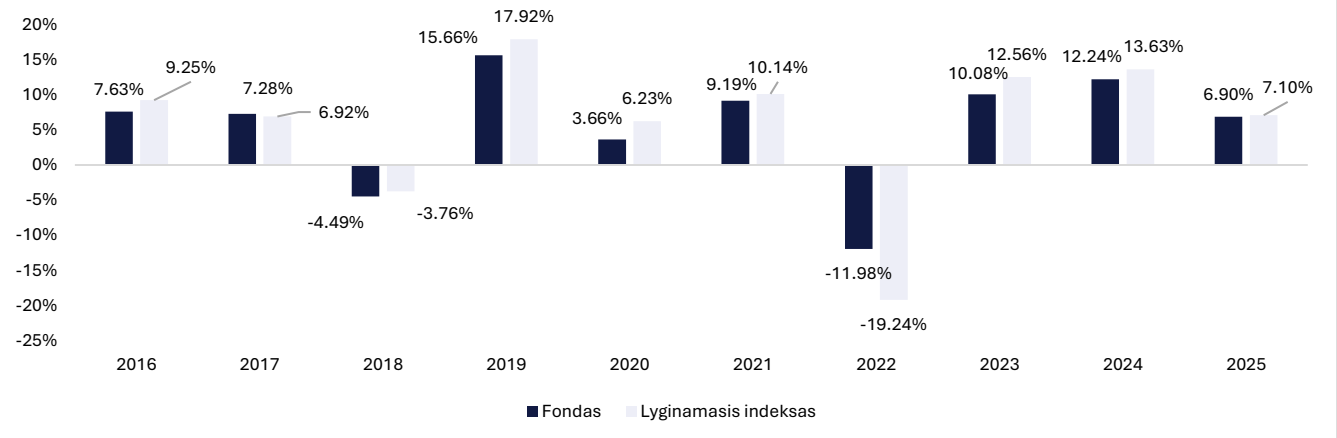
Office address: Konstitucijos pr. 14A, LT-09308 Vilnius.
E-mail: info@artea.lt

For more information on complaints management, please visit www.artea.lt. The Bank of Lithuania deals with complaints between consumers and financial market participants about the provision of financial services. For more information, please visit www.lb.lt/gincai.

Past performance

Past performance is not a reliable indicator of future performance. Markets may develop very differently in the future. Performance can help you assess how a fund has been managed in the past and compare it to its benchmark.

This chart shows the Fund's performance as a percentage of its annual losses or gains over the last 10 years compared to its benchmark.



The start date of the fund is 24 September 2007.
The benchmark applies from 1 January 2013.
Historical performance is calculated in euros.
All fees except the one-off distribution fee have been included in the calculation of the Fund's historical performance.

For more information on the Fund's performance, please visit *https://www.artea.lt/lt/privatiems/pensija/iii-pakopos-pensija/artea-subalansuotas-47*.