

## 5 Year Returns

Precious Metals									
Principal Investment		€1,000							
Plan	Asset Type	Allocation	Investment	2020	2021	2022	2023	2024	TOTAL
Invesco Physical Gold	ETC	80%	€800*	19.30%	-6.17%	11.26%	4.87%	44.07%	
				954.39	895.48	996.32	1044.87	1505.34	
				-1.15	-1.07	-1.20	-1.25	-1.81	
				953.24	894.40	995.12	1043.62	1503.54	
WisdomTree Physical Silver	ETC	20%	€200*	37.16%	-5.03%	10.60%	-3.50%	46.52%	
				274.32	260.51	288.13	278.06	407.41	
				-1.34	-1.28	-1.41	-1.36	-2.00	
				272.98	259.24	286.72	276.69	405.41	
Total				1226.22	1153.64	1281.85	1320.31	-3.00 × 21 1845.95	84.60%

### Understanding your 5-year Investment Plan returns

This table provides a snapshot of how your money could have grown if you invested €1,000 in the assets contained in the **Precious Metals Plan** via the BUX platform at the start of 2020. Your Investment is spread according to the allocation of the Investment Plan in the app.

Here's how it works:

#### 1. Yearly growth

Each year, your investments grow or shrink based on how the specific stocks and ETFs perform. The percentages you see in each column show how much the price of that particular asset changed in a given year. The price of Invesco Physical Gold increased 19,30% in 2020. That means if you had €800 in that asset, it would have become €954,39 by the end of the year.

#### 2. Costs

We want to give you the most realistic picture, so we factor in our fees. These include ETF fees and other costs like spreads and FX markup. If the value of your investment at the end of 2020 was €954,39 and the associated fee was 0.12%, then the net value of your investment in that asset would have been €953,24. Please note that we assume a deduction of our monthly service fee from the moment it was introduced in April 2023.

#### 3. Totaling returns

The next year's growth (-6,17%) is then applied to €953,24, the costs are deducted once again, and so on. By the end of 2024, this results in a net value of €1503,54. This means your initial €800 investment in this asset would grow by 87,94%.

### Costs

Cost type indicated with colour below.  
\*This asset is denominated in USD and therefore the return may increase or decrease as a result of currency fluctuations

Cost type	%
Bid/Ask Spread	0.03
FX markup	0.25
Spread + FX markup	0.28
Monthly Service Fee	3.00
BUX charges a service fee of €3 per month from April 2023 onward	
ETC fees	
Invesco Physical Gold	0.12
WisdomTree Physical Silver	0.49