

Date : 26/09/2022



Product:

Portfolio OYS UK100

Portfolio holdings:

CFD on UK100 future index and cash

Buying power of assets in portfolio:

x5

Type:

leveraged product

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Brief Product Description

OYS Portfolios is a service developed by Instant Trading EU Ltd for copying/replicating the trades from the trading accounts managed by the Company on the trading accounts of clients.

OYS Portfolios are trading accounts comprising the asset or group of assets that are managed by the Company's specialists.

The OYS Portfolios can be passively or actively managed investment products, which implies an investing strategy follows a specific Portfolio aims. For example, it can track a market-weighted instrument like index or it can comprise the portfolio of instruments (cash equities or CFDs), or it can comprise an ETF of groups of ETFs from specific segments of the financial market, or tracking prices of specific instruments, e.t.c. (see objectives of each OYS Portfolio).

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Summary of Portfolios: OYS UK100

2.1. Investment Objective

The objective of the OYS UK100 is to provide 5 times the value of the performance of the FTSE100 Index futures.

The OYS UK100 invests approximately 25% in CFDs on FTSE100 future index.

The Portfolio **OYS UK100** is a leveraged Portfolio with a common buying power of assets in portfolio x5 (**OYS UK100** provides the investment in performance of FTSE100 future index multiplied by a factor of five.).

2.2. Assets

The Portfolio OYS UK100 employs an indexing investment approach designed to track the indicators of the FTSE100 index through CFDs.

Assets allocation: 25% in CFDs on FTSE100 future index and 75% cash.

2.3. Rebalancing

Company may rebalance OYS portfolio quarterly if displacement assets increase 10% from initial allocation. Rebalance will be done by increasing/decreasing volume for leverage to be 1:5 based on current account's equity.

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Scenario Analysis (*performance scenarios*)

Modeling Total Returns for Periods

Modeling of performance scenarios is based on the data below:

Initial Margin – \$5,000
Notional Investment – \$25,000
Leverage – 1:5
Commissions – 0.01% per deal (*with minimum 4 USD*)
Long/Short Swaps – 0% p.a.
Custody fee – 0.011% per year
Profit margin – 20%

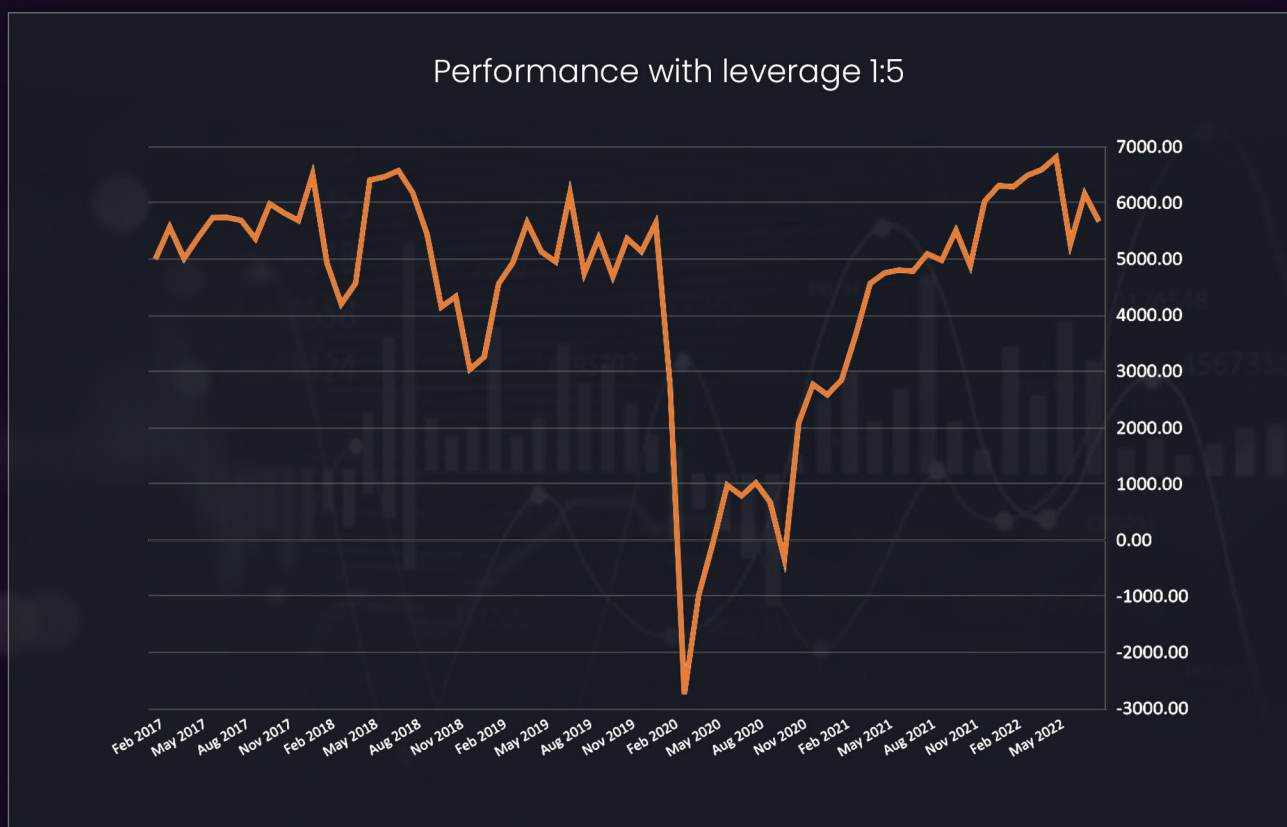
All figure captions in the Modeling Total Returns tables may be higher or lower than provided in the modeling performance scenarios.

Dividends are not included in the modeling performance scenarios.

3.1. OYS UK100 Annual Total Returns

The following line chart and table are intended to help you understand the risks of investing in the OYS UK100.

OYS UK100 Annual Total Returns



	2017	2018	2019	2020	2021	Q2 2022
Total Return (%)	30%	-50%	73	54%	144%	-16%

Source: Instant Trading EU Ltd.

3.2. Return on investment after deduction fees and expenses

The following tables describe the return on investments after deduction of fees and expenses you may have if you copy the Portfolio **OYS UK100** and hold it within the specific time frames.

Return on investment after deduction fees and expenses (in USD)

Price changes on OYS UK100	3 months	6 months	1 Year	1,5 Year	2 Years	3 Years
Extremely favorable (+30%)	\$5,992	\$5,992	\$5,991	\$5,991	\$5,991	\$5,990
Very favorable (+20%)	\$3,992	\$3,992	\$3,991	\$3,991	\$3,991	\$3,990
Favorable (+10%)	\$1,992	\$1,992	\$1,991	\$1,991	\$1,991	\$1,990
Moderate (+5%)	\$992	\$992	\$991	\$991	\$991	\$990
Unfavorable (-5%)	-\$1,258	-\$1,258	-\$1,259	-\$1,259	-\$1,259	-\$1,260
Very unfavorable (-10%)	-\$2,508	-\$2,508	-\$2,509	-\$2,509	-\$2,509	-\$2,510
Extremely unfavorable (-20%)	-\$4,375	-\$4,375	-\$4,375	-\$4,375	-\$4,375	-\$4,375
Stress (-30%)	-\$4,375	-\$4,375	-\$4,375	-\$4,375	-\$4,375	-\$4,375

*Market Environment Deterioration *** numbers rounded to USD*

Return on investment after deduction of fees and expenses (in %)

Price changes on OYS UK100	3 months	6 months	1 Year	1,5 Year	2 Years	3 Years
Extremely favorable (+30%)	119.84%	119.83%	119.83%	119.82%	119.82%	119.81%
Very favorable (+20%)	79.84%	79.83%	79.83%	79.82%	79.82%	79.81%
Favorable (+10%)	39.84%	39.83%	39.83%	39.82%	39.82%	39.81%
Moderate (+5%)	19.84%	19.83%	19.83%	19.82%	19.82%	19.81%
Unfavorable (-5%)	-25.16%	-25.17%	-25.17%	-25.18%	-25.18%	-25.19%
Very unfavorable (-10%)	-50.16%	-50.17%	-50.17%	-50.18%	-50.18%	-50.19%
Extremely unfavorable (-20%)	-87.50%	-87.50%	-87.50%	-87.50%	-87.50%	-87.50%
Stress (-30%)	-87.50%	-87.50%	-87.50%	-87.50%	-87.50%	-87.50%

*** Values in above tables relate to performance scenarios of the leveraged OYS and not the performance of the underlying instrument FTSE100 future index

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3.3 Yield curve and duration of portfolio holding

The following chart illustrates the changes of yield curve for specific time frames.

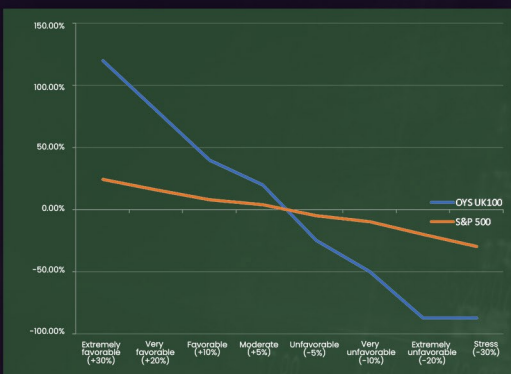
Yield curve changes for specific time frames



The following chart illustrates the comparison of changes in the yield curves of portfolios with S&P500 American Index as a Benchmark

Comparison yield curves of portfolios with similar assets

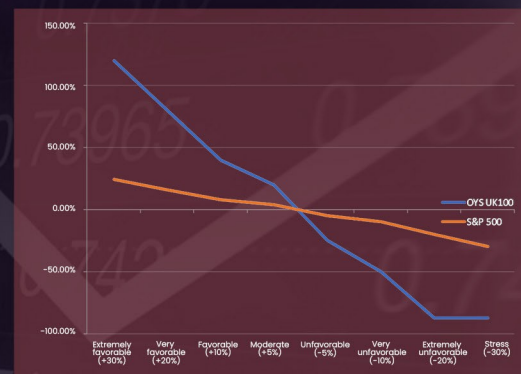
Curve, Return on investment (%),
3 months



Curve, Return on investment (%),
1 year



Curve, Return on investment (%),
3 years

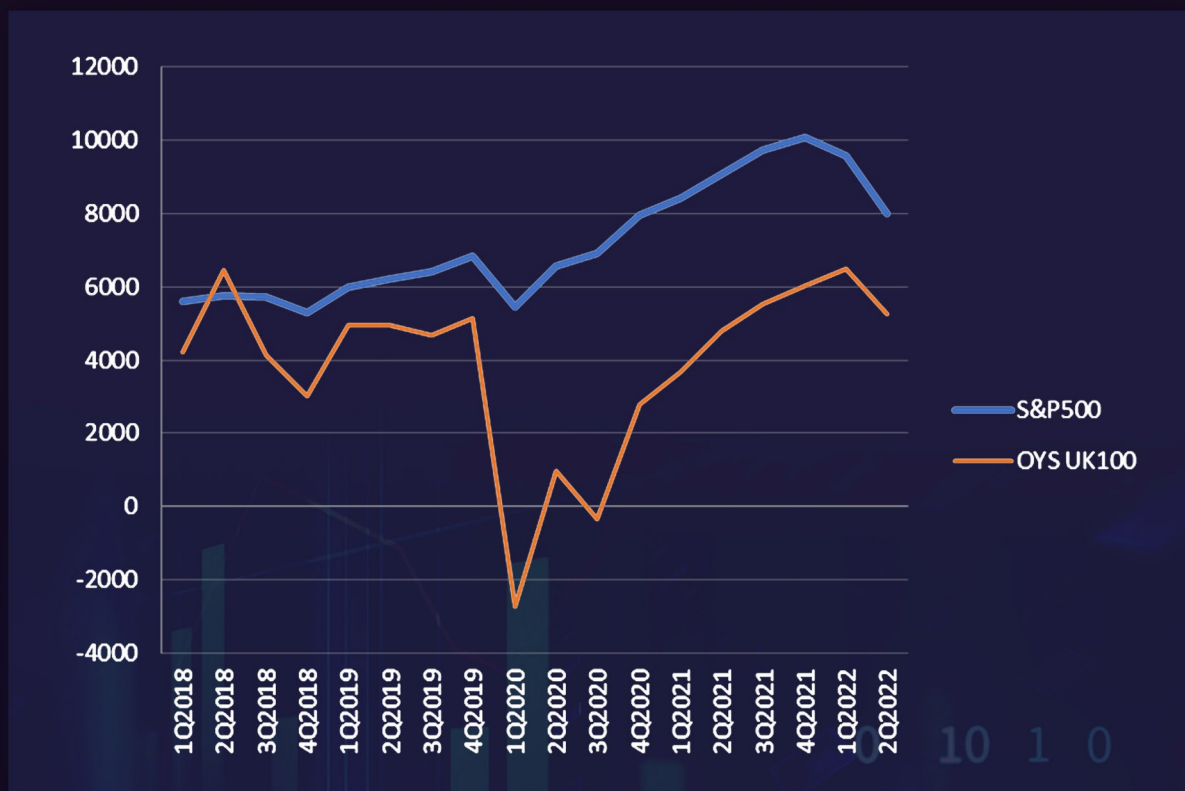


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3.4. Comparison of investment growth since 1Q of 2018 of CFD on S&P500 American Index and OYS UK100

The growth of the 5,000 USD chart reflects a hypothetical 5,000 USD investment. Profit fees and expenses, including trading fees, were deducted.

Comparison of investment growth since 1Q of 2018 of CFD on S&P500 American Index and OYS UK100



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Fees and Expenses

The following table describes the fees and expenses you may pay if you invest in the OYS UK100.

Commissions – 0.01% per deal (with minimum 4USD)
Custody fee – 0.011% per year
Profit margin – 20%

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Principal Risks

■ Leverage

Leverage is a multi-faceted, complex tool. The theory sounds great, and in reality, the use of leverage can be profitable, but the reverse is also true. Leverage magnifies both gains and losses. If an investor uses leverage to make an investment and the investment moves against the investor, their loss is much greater than it would've been if they have not leveraged the investment.

■ The market deterioration

The market deterioration risk materializes in instances where the price of the underlying stocks moves to an opposite direction than the direction held by the Client. Market exposure is the key element of the Product attracting the Target Market clientele into the Product and thus should not be considered, per se, as detrimental to the Client's interest. Nevertheless, the Company taking into consideration the Client's best interest, mitigates the market deterioration risk for the Client by capping the Client's losses to the Client's Total Account Balance (Negative Balance Protection).

■ Materialization of Counterparty Risk

The Products are manufactured and distributed by the Company. Nevertheless, to facilitate the offering of the Product to the Client, the Company may execute some of the trades on behalf of the client with its Liquidity Provider, while in all instances, the Company remains the contractual counterparty to the Clients' transactions. Therefore, the default of a Liquidity Provider (or other inability to deliver the Product) would put strains on the Company's resources and would not impact the Client directly.

The company always maintains a buffer in order to protect itself from such cases.




Finally, the company maintains a pool of Liquidity Providers.

Demand for the Product is higher than anticipated

Increased demand on the above products can increase competitiveness of the company and will allow the company to negotiate better deals with the liquidity providers.

Portfolios

An investment in **OYS UK100** through Portfolio OYS could cause losses over short or long periods of time. You should know that the OYS UK100 asset that comprises 25% of leveraged CFDs on FTSE100 futures index and 75% of cash subject to fluctuations within a wide range. The Portfolio OYS UK100 is subject to the following risks which could affect the Portfolio's performance:

-  **Stock market risk** is the risk that prices of stocks comprising the FTSE100 index will decline. Stock markets tend to move in cycles, with periods of rising and falling prices.
-  **Investment style risk** is the chance that returns from large-capitalization stocks will trail returns from the overall stock market. Large-cap stocks tend to go through cycles of doing better—or worse—than other segments of the stock market or the stock market in general. In the past, these periods lasted for as long as several years.
-  **Risk of delay to copy Portfolios** is the risk that the market price of the OYS UK100 that is purchased on your OYS Portfolios account may be higher or lower than you expected. The maximum delayed time is up to 7 trading hours when a client submit request for subscription to copy OYS Portfolio and actual purchasing assets comprising OYS UK100.



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Products characteristics, main risk elements and Clients' best interest

The Company considers the Product as one of relative high range of Risk which translates into high risk of loss of funds invested. The Company thus informs the client of its risk nature in the KID and in other disclosures, disclaimers and warnings.

■ Maximum Exposure

In order to implement negative balance rules / Negative Balance Protection, the company has set a margin call level of 100% and a stop out level of 50% for OYS Portfolio accounts. So, the client needs to keep an equity in his account equivalent to the margin and this should provide a protection for negative balance.

The Company also offers guaranteed Negative Balance Protection, through its own resources and by inserting clauses in its agreement with its Liquidity Providers.

Also by implementing the leverage policy, the company is making sure that the exposure is being curbed.

■ Slippage

There will be no possibility of slippage when investing in this sort of product.

■ Costs/Charges:

The product structure is straightforward, universally similar/consistent for the Product in the market, and the dominant costs are mainly Performance fees. The said costs charges are not deemed to be in such % or relative size which would render these as a reason to prevent the possibly positive outcome of a transaction in the Product.

■ Commissions

A commission is a service charge by the broker for handling purchases and sales of securities for a client on a per deal basis.

■ Custody Fee

Custodial fees are costs that you'll pay to the broker for taking care and maintaining the Collateral Account with the Custodian of your investments. Are charged on a quarterly basis.

The underlying assets for the **OYS UK100**, FTSE100 futures index although might be volatile during big events (considering the leveraged character of OYS Portfolio the risks of volatility increased significantly).

Risk Warning: CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 82.06% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

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