



Profit fee:
30%

Portfolio Description

OYS S&P500

unleveraged

Important information about OYS Portfolios

OYS Portfolios is a service developed by InstaForex. Based on the ForexCopy mechanism, it allows traders to copy Portfolios. OYS Portfolios are trading accounts comprised of the asset or group of assets that are managed by the Company's specialists.

The OYS Portfolios service is aimed at helping investors select the most suitable portfolios that comply with the customers' risk attitude.

The OYS Portfolios are passive investments, which implies an investing strategy that tracks a market-weighted instrument (like index) or portfolio of instruments (equities) representing specific segments of the financial market, or tracking prices of specific instruments.



Summary of Portfolio

Portfolio OYS S&P500

unleveraged

● Investment Objective

The Portfolio OYS S&P500 seeks to track the performance of the S&P500 Index that measures the investment return of large-capitalization stocks.

The Portfolio OYS S&P500 employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of the US stock market performance that is dominated by the stocks of large US companies. The Portfolio OYS S&P500 is a CFD product that replicates the target index.

● Type

The Portfolio OYS S&P500 is an unleveraged Portfolio.

● Assets

The Company covers its exposure to this CFD product by investing in the underlying assets like SPDR S&P500 ETF (SPY) or iShares Core S&P 500 UCITS ETF (CSPX) or other ETFs similar in nature through the Prime brokerage of brokerage accounts of Instant Trading EU Ltd.

The SPDR S&P 500 ETF trust is an exchange-traded fund (symbol SPY). SPDR is an acronym for the Standard & Poor's Depository Receipts, the former name of the ETF. It is designed to track the S&P 500 stock market index. This fund is the largest ETF in the world.

iShares Core S&P 500 UCITS ETF (CSPX) is the fund seeking to track the performance of an index composed of 500 large-cap US companies.

SPDR S&P 500 ETF Annual Total Returns

The following bar chart and the table are intended to help you understand the risks of investing in the SPDR S&P 500 ETF. The bar chart shows how the performance of the SPDR S&P 500 ETF has varied from one calendar year to another over the periods shown.



<https://www.tradingview.com/symbols/AMEX-SPY/>

	2016	2017	2018	2019	2020
Total Return (%) ⓘ	11.90	21.79	-4.42	31.44	18.37

<https://www.ishares.com/us/products/239726/ishares-core-sp-500-etf#/>

Modeling Total Returns for Periods

Modeling of performance scenarios is based on the data below:

Investment – \$40,000

Leverage – not applied

Commissions – 8 USD per trade

Long Swaps – not applied

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

Dividends, withholding taxes, and fund expense ratio fees related to fund managers who manage the underlying assets of the ETF itself are not calculated in the modeling performance scenarios.





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

The following tables describe the return on investments after deduction of quarterly performance fees (30%).

Price changes on SPDR S&P500 ETF	3 months	6 months	1 Year	1,5 Year	2 Years	3 Years
Extremely favorable (+30%)	\$8,392.00	\$8,392.00	\$8,392.00	\$8,392.00	\$8,392.00	\$8,392.00
Very favorable (+20%)	\$5,592.00	\$5,592.00	\$5,592.00	\$5,592.00	\$5,592.00	\$5,592.00
Favorable (+10%)	\$2,792.00	\$2,792.00	\$2,792.00	\$2,792.00	\$2,792.00	\$2,792.00
Moderate (+5%)	\$1,392.00	\$1,392.00	\$1,392.00	\$1,392.00	\$1,392.00	\$1,392.00
Unfavorable (-5%)	-\$2,008.00	-\$2,008.00	-\$2,008.00	-\$2,008.00	-\$2,008.00	-\$2,008.00
Very unfavorable (-10%)	-\$4,008.00	-\$4,008.00	-\$4,008.00	-\$4,008.00	-\$4,008.00	-\$4,008.00
Extremely unfavorable (-20%)	-\$8,008.00	-\$8,008.00	-\$8,008.00	-\$8,008.00	-\$8,008.00	-\$8,008.00
Stress (-30%)	-\$12,008.00	-\$12,008.00	-\$12,008.00	-\$12,008.00	-\$12,008.00	-\$12,008.00

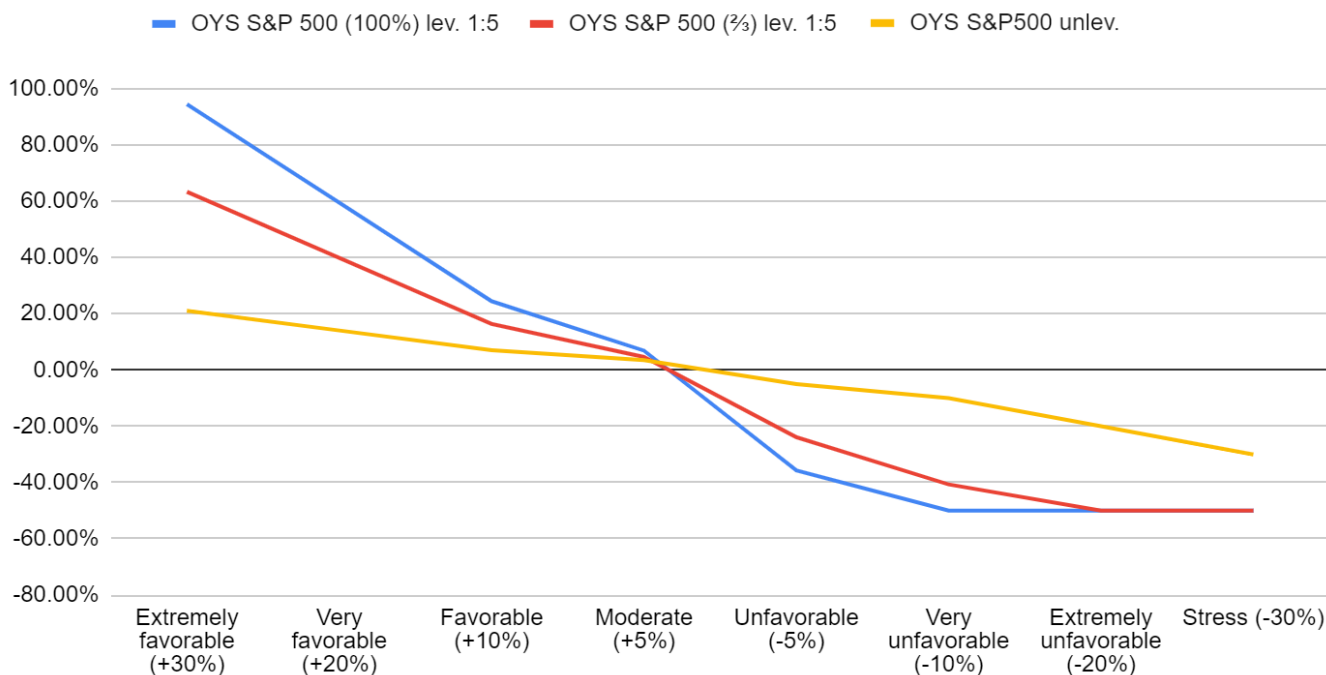
● Return on investment after deduction of fees and expenses (in %)

Price changes on SPDR S&P500 ETF	3 months	6 months	1 Year	1,5 Year	2 Years	3 Years
Extremely favorable (+30%)	20.98%	20.98%	20.98%	20.98%	20.98%	20.98%
Very favorable (+20%)	13.98%	13.98%	13.98%	13.98%	13.98%	13.98%
Favorable (+10%)	6.98%	6.98%	6.98%	6.98%	6.98%	6.98%
Moderate (+5%)	3.48%	3.48%	3.48%	3.48%	3.48%	3.48%
Unfavorable (-5%)	-5.02%	-5.02%	-5.02%	-5.02%	-5.02%	-5.02%
Very unfavorable (-10%)	-10.02%	-10.02%	-10.02%	-10.02%	-10.02%	-10.02%
Extremely unfavorable (-20%)	-20.02%	-20.02%	-20.02%	-20.02%	-20.02%	-20.02%
Stress (-30%)	-30.02%	-30.02%	-30.02%	-30.02%	-30.02%	-30.02%

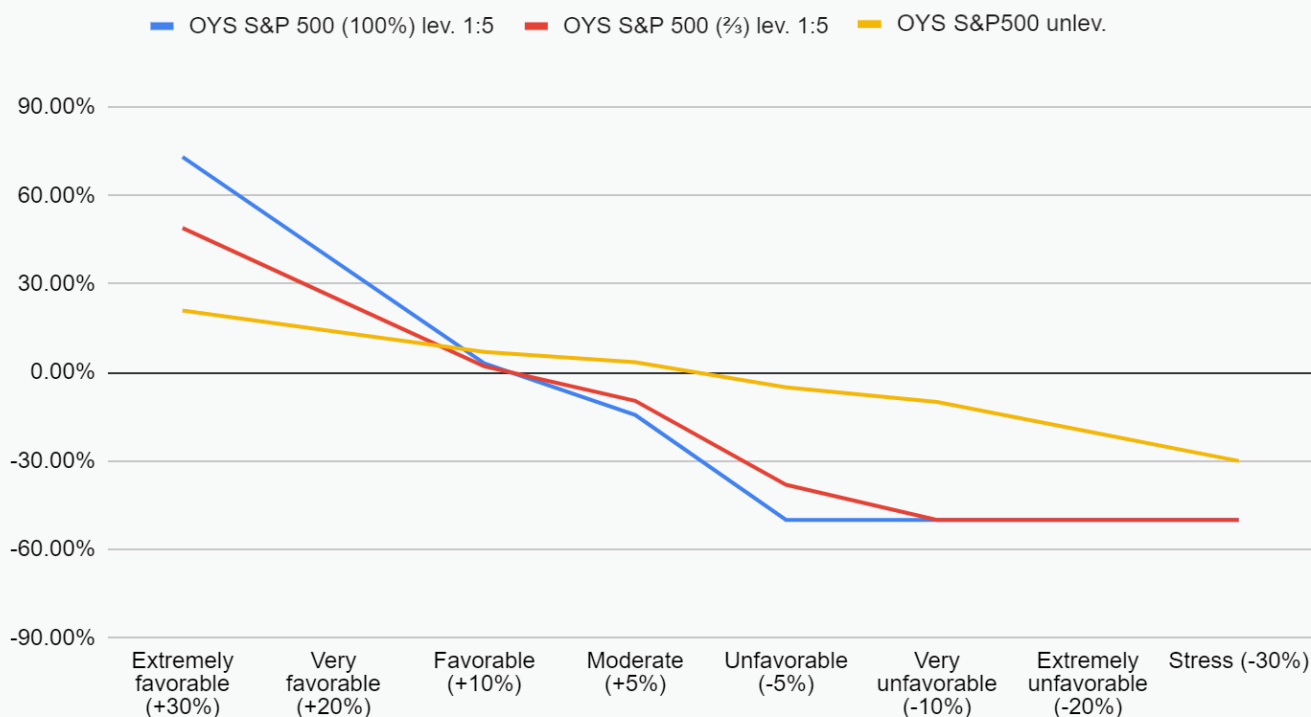
● Comparison of yield curves of portfolios with similar assets

The following chart compares the changes in the yield curves of portfolios with similar assets (OYS S&P 500 (100%) lev. 1:5, OYS S&P 500 (2/3) lev. 1:5, OYS S&P500 unlev.) over a specific period.

Curve, Return on investment (%), 1 year

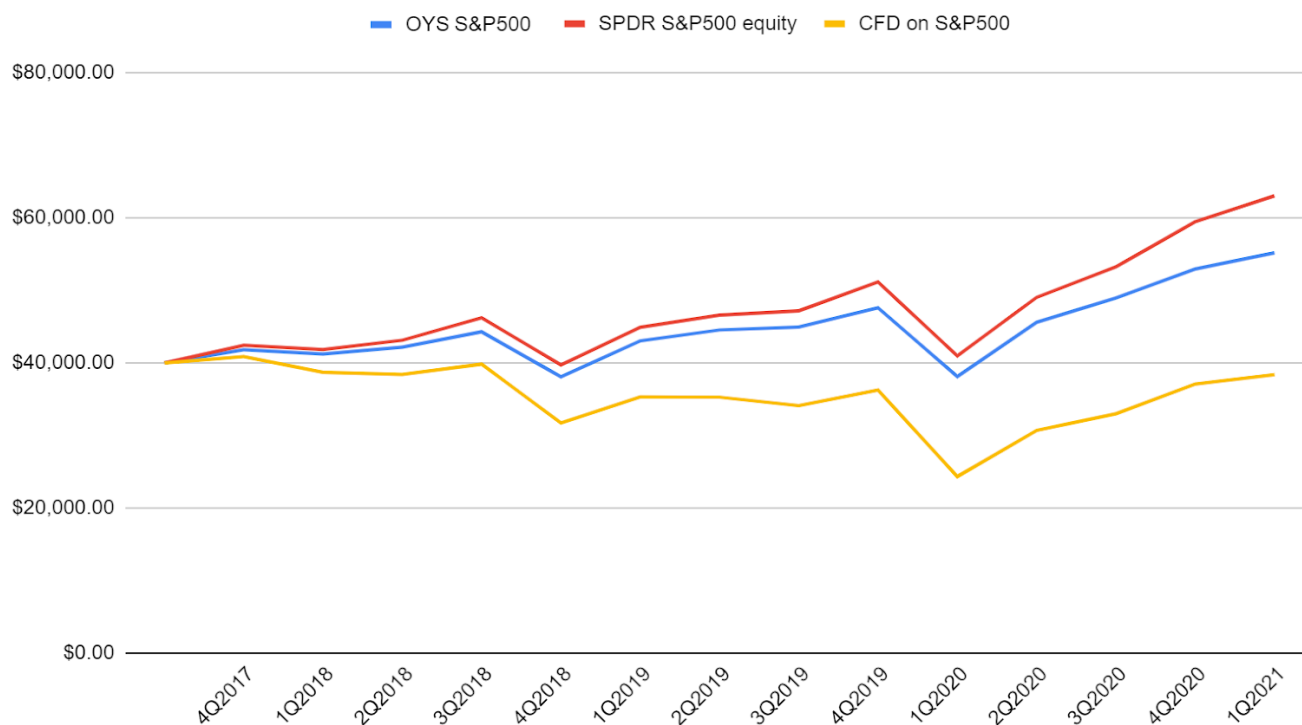


Curve, Return on investment (%), 3 years



● Comparison of investment growth of CFDs on SPY, OYS S&P 500, and SPY equity since 4Q of 2017

Growth of investments since Q42017



The growth of the 40,000 USD chart reflects a hypothetical 40,000 USD investment. Profit fees and expenses, including trading fees, were deducted.



● Hypothetical annual performance of OYS S&P 500 since 4Q2017

Quarter	Quarter Open price	Quarter Close price	Performance of OYS SPDR S&P500	Profit fees	Balance OYS SPDR S&P500	Quarterly % change
1Q2021	\$373.88	\$396.41	\$3,190.75	\$957.23	\$55,183.34	4.22%
4Q2020	\$334.89	\$373.88	\$5,700.19	\$1,710.06	\$52,949.82	8.15%
3Q2020	\$308.36	\$334.89	\$3,924.40	\$578.23	\$48,959.68	7.34%
2Q2020	\$257.75	\$308.36	\$7,486.38	\$0.00	\$45,613.52	19.64%
1Q2020	\$321.86	\$257.75	-\$9,483.34	\$0.00	\$38,127.14	-19.92%
4Q2019	\$296.77	\$321.86	\$3,800.26	\$1,140.08	\$47,610.47	5.92%
3Q2019	\$293.00	\$296.77	\$573.21	\$171.96	\$44,950.29	0.90%
2Q2019	\$282.48	\$293.00	\$1,603.25	\$104.24	\$44,549.05	3.48%
1Q2019	\$249.92	\$282.48	\$4,962.15	\$0.00	\$43,050.04	13.03%
4Q2018	\$290.72	\$249.92	-\$6,217.93	\$0.00	\$38,087.88	-14.03%
3Q2018	\$271.28	\$290.72	\$3,023.31	\$906.99	\$44,305.82	5.02%
2Q2018	\$263.15	\$271.28	\$1,274.26	\$329.59	\$42,189.50	2.29%
1Q2018	\$266.86	\$263.15	-\$581.49	\$0.00	\$41,244.83	-1.39%
4Q2017	\$251.49	\$266.86	\$2,435.09	\$608.77	\$41,826.32	4.57%

Hypothetical total growth (after fees deduction) of a 40,000 USD investment in the Portfolio OYS S&P 500 is 37.96% (total return is \$15,183.34).

The hypothetical performance represents past performance of S&P 500 that constitutes the Portfolio OYS S&P 500 with deducted profit fees and does not guarantee future results.

Return on investment in the Portfolio OYS S&P 500 will be lower than the original S&P 500 performance price when positions are closed.

Fees and Expenses

The following table describes the fees and expenses you may pay if you copy the Portfolio OYS S&P500.



Trading expenses: brokerage commissions, taxes on dividends*

Profit fees (charged quarterly or/positions are closed)

30%

● Trading expenses

The Company does not charge any markups on the market fees such as spreads and swaps. Actual spreads and swaps values are indicated on the page www.instaforex.eu/specifications for OYS account type.

Brokerage commissions mean commissions of a third-party broker where customers' positions are hedged. The third-party brokerage commissions are the following:

With a Share Price of up to USD 1, the Commission is 1 cent per share with a minimum of USD 8, and the maximum commission trade cap is 1% of the trade value.

Taxes on dividends mean that the Company credits dividends minus dividend taxes to the OYS account of the client. For example, CPSX is domiciled in Ireland, while SPY is domiciled in the US. If the company covers its exposure to this OYS S&P 500 Portfolio by investing funds in CPSX, the client may incur lower expenses than investment in SPY.

● Profit fee

The fees that are paid to the Company for profitable opened positions or/and profitable closed positions from your investments. Profit fee is charged on a quarterly basis on gained profit ONLY and at the moment when positions are liquidated (closed).

The quarterly fees may reduce profit or even cause losses, in which case no fees are charged on realized profit (the profit when all positions are closed).

* The Company does not withhold taxes on behalf of its clients. It is the client's individual responsibility to get informed about the relevant tax obligations as per their individual circumstances.

	SPY	CSPX
Dividend Withholding Tax	30%	15%

Example

The following example is intended to help you compare the cost of copying the OYS S&P500 with the cost of investing in other similar products. It illustrates the hypothetical expenses that you would incur over various periods if you were to invest \$40,000 in copying the Portfolio OYS S&P500. This example assumes that holding positions as it is presented on the managed Portfolio OYS S&P500 provides various performance scenarios and that total operating expenses remain as stated in the preceding table. You would incur these hypothetical expenses whether or not you were to close your positions at the end of the given period. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

Costs Impact on Return (In USD)

Price changes on SPDR S&P500 ETF	3 months	6 months	1 Year	1,5 Year	2 Years	3 Years
Extremely favorable (+30%)	\$3,608.00	\$3,608.00	\$3,608.00	\$3,608.00	\$3,608.00	\$3,608.00
Very favorable (+20%)	\$2,408.00	\$2,408.00	\$2,408.00	\$2,408.00	\$2,408.00	\$2,408.00
Favorable (+10%)	\$1,208.00	\$1,208.00	\$1,208.00	\$1,208.00	\$1,208.00	\$1,208.00
Moderate (+5%)	\$608.00	\$608.00	\$608.00	\$608.00	\$608.00	\$608.00
Unfavorable (-5%)	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00
Very unfavorable (-10%)	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00
Extremely unfavorable (-20%)	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00
Stress (-30%)	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00

Costs Impact on Return (In %)¹

Price changes on SPDR S&P500 ETF	3 months	6 months	1 Year	1,5 Year	2 Years	3 Years
Extremely favorable (+30%)	30.07%	30.07%	30.07%	30.07%	30.07%	30.07%
Very favorable (+20%)	30.10%	30.10%	30.10%	30.10%	30.10%	30.10%
Favorable (+10%)	30.20%	30.20%	30.20%	30.20%	30.20%	30.20%
Moderate (+5%)	30.40%	30.40%	30.40%	30.40%	30.40%	30.40%
Unfavorable (-5%)	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Very unfavorable (-10%)	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Extremely unfavorable (-20%)	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Stress (-30%)	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%

¹ Withholding tax on dividends were not taken into account while projecting costs on return.

Principal Risks

An investment in the ETF SPDR S&P500 (SPY) or iShares Core S&P 500 UCITS ETF (CSPX) through the Portfolio OYS S&P500 could cause losses over short or long periods of time. You should know that the SPDR S&P500 ETF or iShares Core S&P 500 UCITS ETF asset (or a similar asset) that is used as backed CFD on SPY in the OYS S&P 500 Portfolio is subject to fluctuations within a wide range. The Portfolio OYS S&P500 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 S&P 500 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 SPDR S&P500 ETF or iShares Core S&P 500 UCITS ETF that is purchased through your OYS account may be higher or lower than you expected. The maximum delayed time is up to 12 hours when the money comes to the customer's OYS account before purchasing the SPY or CSPX (or a similar asset).

- ▲ Although CFDs on the S&P 500 Index are not listed on the stock exchange, it is possible that assets included in the S&P 500 that are traded on the stock exchange may not be traded at that particular moment because of exchange working hours. Therefore, it will not be possible to purchase the SPDR S&P500 ETF or iShares Core S&P 500 UCITS ETF (or a similar asset).

*The calculations enclosed within this document may refer to the past and that past performance is not a guarantee of future results. The simulated past performance is based on the actual past performance of one or more financial instruments or financial indices which are the same as, or substantially the same as, or underlie, the financial instrument concerned. The return may increase or decrease as a result of currency fluctuations, depending on the Member State in which the investor is a resident. The effect of commissions, fees or other charges are disclosed within this document, and will affect your overall investment.

**This information is provided to retail and professional clients as part of marketing communication. It does not contain and should not be construed as containing investment advice or an investment recommendation or an offer or solicitation to engage in any transaction or strategy in financial instruments.

Risk Warning:

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 72.54% 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.

[Terms and Conditions](#)

[Terms of Agreement of the OYS Portfolio Services](#)