

Y - Yes for fulfilling criteria		(acc) = fund reinvests dividends		Target Market																		LHV Distribution																							
N - No for fulfilling criteria		(dist) = fund distributes dividends		Client type	Knowledge & experience	Ability to bear loss	Risk Tolerance						Needs						Objectives						Distribution Strategy				Required service contract																
Ne - Neutral for fulfilling criteria							Retail	Professional	ECP	Missing	Low	Medium	High	Guaranteed no capital loss	Preservation/limited loss	more than original investment	up to original investment	SRI (PRI/PS)	SRRI (UCITS)	Low	Medium	High	Very high	Preservation	Growth	Income	Hedging	Option/leveraged	Very Short (<1y)	Short (>1y)	Medium (>3y)	Long (>9y)	No preferences	Investments considering principal adverse impacts***	Sustainable investments**	Environmentally friendly investments*	Specific investment need	Other	Execution Only transactions	Execution with Appropriateness test (non advised)	Private placement	Portfolio Management	Investment Services contract	Growth Account Contract	Pension Investment Account
Instrument type		Instrument subcategory																																											
Equities		Stocks																																											
		Depository receipts																																											
		Stock subscription rights (rights, warrants)																																											
UCITS funds		Non-traded UCITS funds (acc)																																											
		Non-traded UCITS funds (dist)																																											
		UCITS ETFs - Share indices (acc)																																											
		UCITS ETFs - Share indices (dist)																																											
UCITS ETP		UCITS ETFs - Bond indices (acc)																																											
		UCITS ETFs - Bond indices (dist)																																											
		UCITS ETFs - Other (Currency, commodity)																																											
		European ETC instruments (Commodity)																																											
		European ETN instruments (indices, commodities etc)																																											
Exchange traded products (ETP)		non-EU ETPs - Share indices (acc)																																											
		non-EU ETPs - Share indices (dist)																																											
		non-EU ETPs - Bond indices (acc)																																											
		non-EU ETPs - Bond indices (dist)																																											
		non-EU ETPs - Other (Currency, commodity)																																											
Exchange traded products (ETP)		European leveraged/reversed (complex) ETPs																																											
Exchange traded products (ETP)		non-UCITS leveraged/reversed (complex) ETPs																																											
Bonds		Listed Baltic Corporate Subordinated Bonds																																											
		Unlisted Baltic Corporate Subordinated Bonds																																											
		Listed Baltic Corporate Bonds																																											
		Corporate Bonds																																											
		Developed market Government bond																																											
		Developing market Government bond																																											
Sustainable instruments		SFDR Article 9 UCITS funds																																											
		SFDR Article 8 UCITS funds																																											
FX		Rolling Spot																																											
FX		FX Forwards																																											
FX		Vanilla Options																																											
CFD		CFD Commodities																																											
CFD		CFD Indices																																											
CFD		CFD Shares and ETPs																																											
Exchange traded derivatives (ETD)		Long Call/Put Options (shares, indices)																																											
Complex Equities		Short Stocks																																											
Exchange traded derivatives (ETD)		Short Call/Put options																																											
Exchange traded derivatives (ETD)		Futures																																											
LHV Products - Target Market Assessment - based on composite target markets of instrument categories included in the product																																													
General Investment Services																																													
Pension Investment Account																																													
Growth Account																																													
Leveraged transactions and derivative transactions																																													
Broker contract																																													
Trader contract																																													

SFDR, or Regulation (EU) 2019/2088, sets out the requirements for information that investment funds must disclose about their sustainability characteristics. SFDR distinguishes between investment funds with stricter criteria (Article 9 funds) and funds with more general criteria (Article 8 funds).

* Environmentally friendly investments - investments in economic activities that are included in the list of environmentally sustainable economic activities according to the EU Taxonomy Regulation for sustainable economic activities (2020/852/EU).

** Sustainable investments - investments aimed at contributing to an environmental or social objective and which adhere to the principle of not harming environmental or social factors. The definition of such investments is outlined in the SFDR regulation.

*** Investments considering principal adverse impacts - investments that take into account the indicators of adverse impacts listed in Annex 1 of Regulation (EU) 2022/1288, such as greenhouse gas emissions, the share of non-renewable energy consumption, etc.