

BUYING FUND UNITS VIA LHV INTERNET BANK

- Log in to LHV internet bank (www.lhv.ee)
- Choose from the left menu -> **INVESTING** -> **Buy-sell** -> **Fund units** (tab)

The screenshot shows the LHV internet bank interface. On the left, the 'INVESTING' menu is highlighted with a red circle, and the 'Buy-sell' option is also circled in red. The main content area is titled 'Fund units buy/sell' and features a navigation bar with tabs for 'Stocks and index funds', 'Crypto assets', 'Fund units' (circled in red), 'Options', and 'Bonds'. Below the navigation bar, there is a progress indicator '1 → 2 → ✓'. The form contains the following fields:

- From account:** A dropdown menu with 'Name' and 'Account number' options.
- Transaction:** Radio buttons for 'buy' (selected) and 'sell'.
- Fund unit:** A dropdown menu with a '-' symbol.
- Amount:** A text input field and a dropdown menu for 'in fund currency'.

A 'Preview' button is located at the bottom of the form.

In case you have multiple cas accounts please choose from the drop-down menu the account you wish to invest from

Important! In case you would like to use investment account system in Estonia to postpone the income tax obligation from investments, we suggest to open a separate cash account as investment account.

- Fill in the form:
 - “Transaction”: buy
 - “Fund unit”: from the drop-down menu choose the Avaron fund you wish to buy
 - “Amount”: Insert the EUR amount you wish to invest
- Press “Preview” and “Accept”

All investors can buy Avaron Flexible Strategies Fund and Avaron Emerging Europe Fund D-units. Avaron Emerging Europe Fund A and B units are sold only to existing investors.

Cut-off time for buying fund units: For investors submitting a buy order on a working day before 11 AM Estonian time (10 AM CET), the price shall be fixed on the next working day and the trade settles on the same day. If a trade order is submitted after 11 AM Estonian time or on a non-working day, the price shall be fixed and trade settled a day later.

Fee: 1% of the trade amount, maximum fee EUR 3. Safekeeping the fund units is free of charge (subject to change according to the bank’s price list).