

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------|----------|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------------------------------------------------------|-------------------|----------------------------------|------------------|----------------------------------|----------|--------------------------------|--------|----------------------------|--------|---------------------------|-------------------|--------------------------|-------|------------------------------|-------|------------------------------|--------|-------------------------------------------------|-------|--------|------|-------|-------|--------|-------|--------|-------|-------|-------|--------|--------|-------|--------|-------|-------|-------|---------|-------|-------|-------|
| INVL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Akciju sabiedrība "INVL atklātais pensiju fonds" |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Pensiju plāns "INVL Komforts 53+"                |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Ziņojums par 2025. gada IV ceturksni             |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| INFORMĀCIJA PAR PENSIJU PLĀNU                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| IEGULDĪJUMU POLITIKA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| Darbības sākums: 23.10.1998<br>Līdzekļu pārvaldītājs: IPAS "INVL Asset Management"<br>Komisijas maksas:<br>Pensiju fonda komisija: 0,99%<br>Līdzekļu pārvaldītāja komisija: 0,5%<br>Turētājbankas komisija: 0%<br>Latvijas Bankas komisija: 0,245%                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                  |          |          |        | Pensiju plāna „INVL Komforts 53+” mērķis ir palielināt dalībnieku kapitāla vērtību, īstenojot konservatīvu ieguldījumu stratēģiju. Šī pensiju plāna struktūra paredz ieguldījumus akcijās līdz 25% no plāna aktīviem. Ieteicams izvēlēties, ja esat vecumā virs 53 gadiem.                                                                                                                                                                |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| LIELĀKIE IEGULDĪJUMI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                  |          |          |        | PENSIJU PLĀNA DAĻAS VĒRTĪBAS IZMAIŅAS (EUR)                                                                                                                                                                                                                                                                                                                                                                                               |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| <table><tr><td>X GLOBAL AGGREGATE SWAP EUR</td><td>10,11%</td></tr><tr><td>iShares Emerging MKTS GOV Bond Index Fund Class I2 EUR</td><td>9,71%</td></tr><tr><td>ISHARES JPM USD EM BND UCITS ETF</td><td>8,88%</td></tr><tr><td>INVL Emerging Europe Bond fund I</td><td>8,71%</td></tr><tr><td>CBL Eastern European Bond Fund</td><td>7,21%</td></tr><tr><td>Invesco MSCI USA UCITS ETF</td><td>6,69%</td></tr><tr><td>ISHARES GLB CORP BD EUR-H</td><td>6,67%</td></tr><tr><td>X GLOBAL GOV BOND 1D EUR</td><td>6,46%</td></tr><tr><td>ISHARES JPM USD EM BND EUR-H</td><td>5,52%</td></tr><tr><td>ISHARES MSCI USA ESG SCREEND</td><td>5,26%</td></tr></table> |                                                  |          |          |        | X GLOBAL AGGREGATE SWAP EUR                                                                                                                                                                                                                                                                                                                                                                                                               | 10,11% | iShares Emerging MKTS GOV Bond Index Fund Class I2 EUR | 9,71%             | ISHARES JPM USD EM BND UCITS ETF | 8,88%            | INVL Emerging Europe Bond fund I | 8,71%    | CBL Eastern European Bond Fund | 7,21%  | Invesco MSCI USA UCITS ETF | 6,69%  | ISHARES GLB CORP BD EUR-H | 6,67%             | X GLOBAL GOV BOND 1D EUR | 6,46% | ISHARES JPM USD EM BND EUR-H | 5,52% | ISHARES MSCI USA ESG SCREEND | 5,26%  | <p>Plāna daļas vērtība kopš 31.10.2007, EUR</p> |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| X GLOBAL AGGREGATE SWAP EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 10,11%                                           |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| iShares Emerging MKTS GOV Bond Index Fund Class I2 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 9,71%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| ISHARES JPM USD EM BND UCITS ETF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 8,88%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| INVL Emerging Europe Bond fund I                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 8,71%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| CBL Eastern European Bond Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 7,21%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| Invesco MSCI USA UCITS ETF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 6,69%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| ISHARES GLB CORP BD EUR-H                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 6,67%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| X GLOBAL GOV BOND 1D EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 6,46%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| ISHARES JPM USD EM BND EUR-H                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5,52%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| ISHARES MSCI USA ESG SCREEND                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5,26%                                            |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| PENSIJU PLĀNA IENESĪGUMS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| Uz 31.12.2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| <table><tr><td>Kopš gada sākuma</td><td>1 mēnesis</td><td>3 mēneši</td><td>6 mēneši</td><td>1 gads</td><td>2 gadi</td><td>3 gadi</td><td>5 gadi</td><td>Kopš izveidošanas</td></tr><tr><td>5,73%</td><td>0,16%</td><td>1,59%</td><td>4,50%</td><td>5,73%</td><td>12,74%</td><td>21,48%</td><td>4,60%</td><td>40,78%</td></tr></table>                                                                                                                                                                                                                                                                                                                              |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  | Kopš gada sākuma | 1 mēnesis                        | 3 mēneši | 6 mēneši                       | 1 gads | 2 gadi                     | 3 gadi | 5 gadi                    | Kopš izveidošanas | 5,73%                    | 0,16% | 1,59%                        | 4,50% | 5,73%                        | 12,74% | 21,48%                                          | 4,60% | 40,78% |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| Kopš gada sākuma                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1 mēnesis                                        | 3 mēneši | 6 mēneši | 1 gads | 2 gadi                                                                                                                                                                                                                                                                                                                                                                                                                                    | 3 gadi | 5 gadi                                                 | Kopš izveidošanas |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| 5,73%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 0,16%                                            | 1,59%    | 4,50%    | 5,73%  | 12,74%                                                                                                                                                                                                                                                                                                                                                                                                                                    | 21,48% | 4,60%                                                  | 40,78%            |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| Pa gadiem                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| <table><tr><td>2007</td><td>2008</td><td>2009</td><td>2010</td><td>2011</td><td>2012</td><td>2013</td><td>2014</td><td>2015</td><td>2016</td><td>2017</td><td>2018</td><td>2019</td><td>2020</td><td>2021</td><td>2022</td><td>2023</td><td>2024</td><td>2025</td></tr><tr><td>0,00%</td><td>1,08%</td><td>10,53%</td><td>2,84%</td><td>-0,95%</td><td>6,00%</td><td>1,42%</td><td>5,87%</td><td>-0,49%</td><td>-0,23%</td><td>2,48%</td><td>-6,71%</td><td>6,71%</td><td>2,59%</td><td>2,49%</td><td>-15,99%</td><td>7,75%</td><td>6,63%</td><td>5,73%</td></tr></table>                                                                                          |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  | 2007             | 2008                             | 2009     | 2010                           | 2011   | 2012                       | 2013   | 2014                      | 2015              | 2016                     | 2017  | 2018                         | 2019  | 2020                         | 2021   | 2022                                            | 2023  | 2024   | 2025 | 0,00% | 1,08% | 10,53% | 2,84% | -0,95% | 6,00% | 1,42% | 5,87% | -0,49% | -0,23% | 2,48% | -6,71% | 6,71% | 2,59% | 2,49% | -15,99% | 7,75% | 6,63% | 5,73% |
| 2007                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2008                                             | 2009     | 2010     | 2011   | 2012                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2013   | 2014                                                   | 2015              | 2016                             | 2017             | 2018                             | 2019     | 2020                           | 2021   | 2022                       | 2023   | 2024                      | 2025              |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| 0,00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1,08%                                            | 10,53%   | 2,84%    | -0,95% | 6,00%                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1,42%  | 5,87%                                                  | -0,49%            | -0,23%                           | 2,48%            | -6,71%                           | 6,71%    | 2,59%                          | 2,49%  | -15,99%                    | 7,75%  | 6,63%                     | 5,73%             |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| PENSIJU PLĀNA STRUKTŪRA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| Plāna aktīvu reģionālā struktūra                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                  |          |          |        | Aktīvu struktūra pēc instrumentu veida                                                                                                                                                                                                                                                                                                                                                                                                    |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                  |          |          |        |                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |
| Šis ziņojums ir informatīva rakstura un nav uzskatāms par piedāvājumu vai rekomendāciju lēmumu pieņemšanai darījumiem finanšu tirgū. Vēsturiskais ienesīgums negarantē līdzīgu ienesīgumu nākotnē.<br>AS "INVL atklātais pensiju fonds", Elizabetes iela 10B-1, Rīga, LV-1010<br>Tālr. 67092988   PF@invl.com   www.invl.lv                                                                                                                                                                                                                                                                                                                                        |                                                  |          |          |        | Pensiju plāna pārvaldīšanas funkcijas veic IPAS "INVL Asset Management", adrese: Elizabetes 10B-1, Rīga, LV-1010. Pensiju plāna līdzekļu turētājbankas funkcijas veic AS "SEB banka", adrese: Meistaru iela 1, Valdlauči, Ķekavas pag.<br>Ar pensiju plāna noteikumiem un ieguldījumu politiku var iepazīties:<br><a href="https://www.invl.lv/lat/lv/pensijas/pensiju-3limesis">https://www.invl.lv/lat/lv/pensijas/pensiju-3limesis</a> |        |                                                        |                   |                                  |                  |                                  |          |                                |        |                            |        |                           |                   |                          |       |                              |       |                              |        |                                                 |       |        |      |       |       |        |       |        |       |       |       |        |        |       |        |       |       |       |         |       |       |       |