

1.	<i>What are the advantages of your Asset Management Module?</i>
	<p>RTFX offers the rare opportunity to invest into what we believe to be a unique trading system developed by highly experienced specialists.</p> <ul style="list-style-type: none"> ● It offers full transparency enabling the monitoring of all trades live as they happen and charting evolution of the performance, as well as other personalized statistics. ● It is fully automated but constantly monitored by our traders who still have the opportunity to intervene on open positions. ● In order to minimize risk no open positions are kept overnight. Trading hours are between 5am and 11pm (CET). ● Profits and losses are booked every day in your base currency. ● There is a 48-hour notice to get in or out of the module.
2.	<i>Can you tell me more about the trading conditions?</i>
	<ul style="list-style-type: none"> ● The system is only available in EUR/USD since it is the most liquid currency pair. ● Transactions are executed at regular intervals during the day in order to keep a pulse on market movements and can be performed as often as every 5 minutes. ● Trade size will normally be very small but will increase to bigger positions as the day evolves. ● In order to maximize performance trades will be executed on the interbank rates RTFX obtains from its counterparties. ● All transactions are pre-hedged in the market.
3.	<i>What is the expected return and can you guarantee anything?</i>
	<ul style="list-style-type: none"> ● RTFX Limited does not guarantee any future returns. ● Although past performance should not be considered a guarantee of the future, we do have statistics which show that, given the proper market conditions, the Shiva system can generate significant return on investment over a year.
4.	<i>What do you mean by proper market condition?</i>
	<ul style="list-style-type: none"> ● As explained on RTFX's website Shiva will perform at its best, when the FX market forms a trend (<i>Refer to text from website landing page</i>). ● Shiva will best perform with large daily movements while range trading will be negative for the performance.
5.	<i>What are your fees?</i>
	<ul style="list-style-type: none"> ● There are no transaction fees but RTFX will charge a performance fee every quarter. Please contact us for more details.
6.	<i>Can I reinvest my profits or withdraw my profits?</i>
	<ul style="list-style-type: none"> ● Unless we hear from you in writing, profits will be automatically reinvested. You may withdraw your profits at any time during the management period, however, since our Asset Management Module runs for three month periods, we ask you to avoid movements on your account during the quarter period as it may affect your performance.
7.	<i>Will I be taxed in Malta on the profit the Asset Management services will generate for me?</i>
	<ul style="list-style-type: none"> ● There will be no withholding tax on your profits in Malta. ● It will be up to you to declare the revenues in your country.

8.	<i>How do I open an account with RTFX?</i>
	<ul style="list-style-type: none"> ● Register your interest online by completing the “Contact Us” section ● We will contact you to answer your questions and guide you through the <i>Account Opening Application</i> ● You will need to: <ul style="list-style-type: none"> ○ Print and sign the documents ○ Attach a copy of your Passport/Incorporation Documents, etc (as the case may be) ○ Attach a copy of your Proof of Address ○ Send the documents to us by post
9.	<i>If I want to apply for the Asset Management Account, can I maintain my own trading account?</i>
	<ul style="list-style-type: none"> ● Yes RTFX will create a Sub Account dedicated to the Asset Management. ● You will be able to monitor both accounts.
10.	<i>What is a “High Water Mark”(or “Loss Carry-Forward”)? How does it work?</i>
	<ul style="list-style-type: none"> ● A high water mark (or "loss carry-forward provision") is applied by RTFX to its performance fee calculation. ● This means that RTFX charges a performance fee only on the performance in excess of the cumulative 4% benchmark it has previously achieved on your deposit. ● This is better understood by use of the following examples based on an initial deposit of €100'000. <p><i>Scenario A</i></p> <ul style="list-style-type: none"> ● If during your 1st Quarter, you register a performance of 15% on your initial deposit of €100'000 (that is, €15'000), a performance fee equal to 29.3% (that is, 40% of the excess above €4000 [4% benchmark] [€15'000-€4000 = €11'000 x 40% = €4'400]) would be payable on the €15'000 performance. ● If during your 2nd Quarter, you register a performance of 1% on our initial deposit of €100'000 (that is, €1'000), no fee would be payable since the 4% minimum benchmark would not have been achieved. <p><i>Scenario B</i></p> <ul style="list-style-type: none"> ● If during your 1st Quarter, you register a negative performance of -2% on your initial deposit of €100'000 (that is, -€2'000), no fee would be payable since the 4% minimum benchmark would not have been achieved. ● If during your 2nd Quarter, you register a performance of 15% on your initial deposit of €100'000 (that is, €15'000), a performance fee equal to 24% (that is, 40% of the net cumulative excess above €6'000 [4% benchmark plus prior quarter loss of €2'000] [€15'000 - €2'000- €4'000 = €9'000 x 40% = €3'600] would be payable on the €15'000 performance, rather than the full performance of for your 2nd Quarter (that is, €15'000-€4'000 = €11'000 x 40% = €4'400). In this way, RTFX is considering the negative performance of your previous quarter prior to calculating the performance fee on this current quarter (i.e. Loss Carry-Forward provision). <p>In essence, RTFX includes within its performance fee calculation any negative performance from previous quarters prior to earning any performance fee. This directly links the interests of RTFX with yours as our esteemed client.</p>