



MONARCH ADVISORY

Anatomy of a High-Cost Contract

A transparent example of how an upfront charge
and ongoing costs can change a long-term investment

THE 60/40 SEIZURE: HOW YOUR CAPITAL IS DRAINED

Frekvence investování:	Měsíčně	Horizont v letech:	38	Způsob úhrady úplaty:	STANDARD
	Výše pravidelné investice	Váha v %	Celková investovaná částka	Výše úplaty (Vyplňuje se pouze v případě úhrady úplaty „EXPRES“ a „STANDARD“)	
	2 300 CZK	100 %	1 048 800 CZK	33 771,36 CZK STANDARD	

Způsob úhrady úplaty:

EXPRES – současně s první pravidelně investovanou částkou (SLEVA 10 %), výše první platby klienta = výše úplaty + první pravidelně investovaná částka
STANDARD – z prvních jednorázově i pravidelně investovaných částek (v poměru 60 % / 40 %), až do splacení celého poplatku
JINÉ ²⁾

- **The Trap:** For every crown you deposit, 60% is immediately seized to pay the intermediary's commission. Only 40% is actually invested.
- **The Debt:** You aren't building wealth yet; you are paying off a 33,771 CZK "hidden debt" that was front-loaded into your contract.
- **The Cost of Time:** This massive drain happens during the first years, the most critical period for compound interest to build your financial foundation.

You are financing the bank's profit, not your retirement

WHAT YOU SEE vs. WHAT YOU LOSE



Projection based on a 7% annual return over 38 years. Inflation not included.

- **The Upfront Theft:** The 33,771 CZK you paid today is not just a fee; it is "seed money" that will never be planted.
- **The Opportunity Cost:** In a low-cost ETF, that same amount growing at 7% annually for 38 years would turn into 430,580 CZK.
- **The Real Damage:** By taking your money now, the bank is effectively stealing half a million CZK from your future self.

Every crown stolen today is a soldier that won't fight for your freedom tomorrow.

THE FINAL JUDGMENT: COUNTING THE DAMAGE

Category	Impact in CZK
Immediate Loss (Entry Fee)	33,771
Future Loss (Opportunity Cost)	430,580
Silent Decay (Management Fees ~30y)	~700,000
TOTAL FREEDOM STOLEN	> 1,100,000

This isn't just a fee. It's the price of a real estate down-payment, a legacy for your family, or 5 years of your life. Every year you wait, the hole gets deeper.



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KNOWLEDGE IS EVERYTHING

Financial institutions thrive on your lack of information.

My mission is to give you the tools, the data, and the strategy to reclaim your future.
Don't let your hard-earned capital be someone else's passive income.

Ready to Start taking action? Let's rebuild your strategy.

Federico Alberti
Founder | Monarch Advisory

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