


Universum

A balanced mutual fund is a comprehensive investment portfolio.

ISIN: CZ0008475688

Overview

| | |
|-------------------------------------|--|
| 2022/08/10 | |
| NAV | |
| 1.0458 | |
| Difference |  0.16% (0.00) |
| General attributes | |
| Fund type | Defensive Balanced Funds |
| Investment company | Erste Asset Management GmbH, pobočka Česká republika |
| Currency | CZK |
| Type | - |
| Begin of subscription period | - |
| Inception | 2018/11/05 |
| Licenced in | CZ |
| Duration of fund | open end |
| Distribution | - |
| Total assets | 3,475,230,637.00 CZK |
| Fiscal year | 01/01 - 12/31 |
| Initial charge | 1.00% |
| Management fee | 0.70% |
| Ongoing charges | 1.08% |
| Minimum investment | 300 CZK |
| Account number | 7987792/0800 |
| Recommended holding period | At least 3 years |
| Investor experience | - |
| Investor tolerance | 3 (scale 1-7) |



The chart shows the current fund share unit price (NAV) of the nominal value of an investment company proclaimed on that working day. Performances under 12 month have only little informative value. Information about previous performance does not guarantee future performance.

Source: Česká spořitelna, a. s.

+ Advantages

- The fund is optimal for a mid-term and long-term investment horizon of 4 years and longer.
- Currency, credit and interest rate risk is actively managed using the available hedging instruments.

! Details you should be aware of

- The price for arranging the purchase of share certificates: 1%
- Immediate availability of invested funds (normally the second working day after submitting the order to sell)
- The minimum investment is CZK 300
- A discount of the fee for arranging the purchase of share certificates when making regular investments.

Performance goal and investment strategy

Through its attractive investment strategy combining several types of assets, the UNIVERSUM fund attempts to surpass the yields of Czech government bonds in the long-term. The fund is a comprehensive investment portfolio. It is not limited only to basic types of investments (classes of assets), but through the flexible investment strategy exploits the potential of the yield and alternative investments and real estate component. It can flexibly respond to the market trend and adjust the ratio of the portfolio's conservative and dynamic component to benefit

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the possible yield. Therefore it very effectively optimises the ratio between the yield potential and fluctuation of the fund's value. The conservative part of the portfolio adds stability to the fund and consists of conservative bonds and instruments of the money market. Their share may, in periods of market fluctuations, form most of the portfolio, i.e. a maximum of 90% and a minimum of 50%. The share of the dynamic component is therefore significantly reduced. The portfolio's dynamic component consists above all of shares which have a minimum representation of 10% in the portfolio. These are supplemented by real estate and alternative investment instruments. In a period of growth of dynamic assets the fund's flexible investment strategy enables an increase of the share of this component. The share of the dynamic assets can form up to 50% of the portfolio.

Performance (2022/08/04)

| Period | YTD | 6m | 1Y (% p a) | 3Y (% p a) | 5Y (% p a) | 10Y (% p a) | since inc. (% p a) |
|--------|-------|-------|---------------|---------------|---------------|----------------|-----------------------|
| Perf | -3.55 | -2.16 | -4.16 | 0.34 | - | - | 1.10 |

Annual performance in % (-)

| Period | 2017 | 2018 | 2019 | 2020 | 2021 |
|--------|------|------|------|------|------|
| Perf | - | - | 6.14 | 2.87 | 0.39 |

Minimum & maximum performance in % p.a. (2022/08/04)



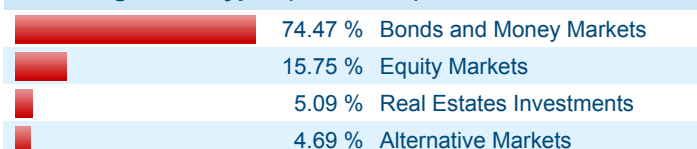
Top holdings (2022/06/30)

| ISIN | Name | Currency | %FA |
|--------------|---------------------------------|----------|-------|
| CZ0008473659 | DLUHOPISOVY FOND | CZK | 12.05 |
| CZ0001004105 | GOVERNMENT BOND VAR 11/19/27 | CZK | 11.79 |
| CZ0008474863 | FOND STATNICH DLUHOPISU | CZK | 10.36 |
| CZ0001006241 | GOVERNMENT BOND VAR 10/31/31 | CZK | 4.45 |
| CZ0008473188 | LIKVIDITNI FOND | CZK | 4.24 |
| AT0000A0K282 | XT BOND EUR-T | EUR | 4.12 |
| IE0002460974 | PIMCO-US HYL BD-USDINST ACC | USD | 3.86 |
| CZ0001006167 | GOVERNMENT BOND ZERO 12/12/24 | CZK | 3.80 |
| AT0000A1YRN5 | ERSTE BOND EURO CORP. EUR DPM C | EUR | 3.14 |
| AT0000A1Y2V7 | ERSTE BOND LOC EMERG-EUR D02V | EUR | 2.91 |

Top direct equity holdings in portfolio (2022/06/30)

| ISIN | Name | %FA |
|--------------|----------------------------------|------|
| US46625H1005 | ACCENTURE PLC-CL A (IT SERVICES) | 0.33 |
| GB00BP6MXD84 | PROGRESSIVE CORP | 0.32 |
| IE00B4BNMY34 | SHELL PLC | 0.32 |
| US0378331005 | CVS CAREMARK CORPORATION | 0.32 |
| US1266501006 | JP MORGAN CHASE AND CO | 0.32 |

Percentage asset types (2022/06/30)



Holdings by currency (2022/06/30)



Disclaimer

Full names of open Mutual funds are given in the fund statutes (prospectuses). Pursuant to rules applicable to collective investment, the manager informs that neither the current or expected performance will guarantee the future performance. Investment in investment certificates contains the risk that the current value of amount invested and yields on the amount will fluctuate; thus return on the amount invested is not guaranteed. All information provided herein is of informative nature only and it should not substitute the statute (prospectus) or give its overall summary. Before using this website/information for investment, you should consult consultants of Česká spořitelna. If any yield is mentioned in the reference material, you should always bear in mind that past yields will not guarantee future yields, that any investment is subject to the risk of value fluctuations and change of exchange rates, and that return on the amount invested or profit margin cannot be guaranteed.