


YOU INVEST balanced VT

Fund of funds with dynamic asset allocation

(max. 30% equity exposure)

ISIN: AT0000A11FC7

Overview

2019/12/13	
NAV	114.2600
Difference	 0.16% (0.18)
General attributes	
Fund type	Balanced Balanced Funds
Investment company	Erste Asset Management GmbH
Currency	EUR
Type	<u>VT</u>
Begin of subscription period	-
Inception	2013/11/04
Licensed in	AT,CZ,DE
Duration of fund	open end
Distribution	04/01
Total assets	596,940,521.63 EUR
Fiscal year	01/01 - 12/31
Initial charge	3.50%
Management fee	0.90%
Ongoing charges	1.42%
Minimum investment	According to offer
Account number	-
Recommended holding period	At least 6 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

A modern, active investment strategy ensures a fair balance of risk and return. The broad investment in a vast array of asset classes allows for a significant degree of risk diversification, which may reduce the risk of capital losses. You can sell your YOU INVEST fund at any time at the current redemption price.

Details you should be aware of

Investments on the capital markets are subject to market price fluctuations. Capital loss is possible. Foreign exchange fluctuations may have a negative effect on the price of the fund.

Performance goal and investment strategy

<> offers investors a balanced mix of different asset classes. Within the YOU INVEST product family for retail clients, this is the fund for investors with a balanced risk appetite. A balanced risk/return profile makes a case for this solution. Our experts continuously monitor the portfolio and optimise it in accordance with the opportunities on the market. The fund management is implemented on the basis of a traceable and structured investment process. Up to 60% of assets under management are invested directly or via other investments funds in risky

Please read the disclaimer at the end of the document.

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assets. In the context of this investment, equities and high-yield bonds, among others, are deemed risky. The risk exposure may fluctuate from 0% to 60% over time.

Performance (2019/11/29)

Period	YTD	6m	1Y	3Y	5Y	10Y	since inc.
			(% p a)	(% p a)	(% p a)	(% p a)	(% p a)
Perf	8.41	-	5.75	2.19	1.23	-	2.24

Annual performance in % (2019/11/29)

Period	2014	2015	2016	2017	2018
Perf	7.42	-2.00	2.56	3.97	-6.40

Minimum & maximum performance in % p.a. (2019/11/29)

1Y	10.40	
	-6.49	
3Y	3.01	
	-0.54	
5Y	1.86	
	1.05	

Upozornění na riziko podle rakouského zákona o investičních fondech 2011

YOU INVEST balanced may make significant investments in investment funds (UCITS, UCI) pursuant to section 71 of the 2011 Austrian Investment Fund Act.

Percentage holdings by region (2019/11/29)

	59.67 %	North America
	25.53 %	Western Europe
	12.87 %	Asian emerging markets
	1.93 %	Middle East & Africa

Percentage asset types (2019/11/29)

	51.80 %	Bonds
	22.70 %	Equities
	16.76 %	Money market / Short-term investments
	8.75 %	Alternative strategies / Other

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.