

Fond život. cyklu 2020 FF

Balanced fund with shrinking share of equities at the time of the fully conservative fund in 2020

ISIN: CZ0008472735

Overview

2019/12/10	
NAV	1.0766
Difference	0.02% (0.00)
General attributes	
Fund type	Flexible Balanced Funds
Investment company	Erste Asset Management GmbH, pobočka Česká republika
Currency	CZK
Type	-
Begin of subscription period	-
Inception	2007/09/03
Licenced in	CZ
Duration of fund	open end
Distribution	-
Total assets	176,568,468.00 CZK
Fiscal year	01/01 - 12/31
Initial charge	1.00%
Management fee	0.45%
Ongoing charges	0.74%
Minimum investment	300 CZK
Account number	35-2001370379/0800
Recommended holding period	At least 5 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 an additional alternative to a superannuation scheme
- Undoubtedly ideal investment for regular investments
- The fund is actively managed
- The currency risk is actively managed
- Money is usually available within a week
- Your minimum investment in ČS fond životního cyklu is CZK 300

! Details you should be aware of

- The value of investment in the share fund may fluctuate during the investment period
- At retirement, you can ask for the payout of all your investment or for sending a regular amount

Performance goal and investment strategy

The performance objective of the fund is to exceed the yields on bonds through combined investments in bonds and stocks in the long term. It is an open share fund with an optimized investment strategy adjusted to the long-term investment horizon. It is intended for investors who plan to use their money around the year 2020. The strategy uses the growth potential of stock markets, by which an attractive yield can be achieved. Thanks to life cycle funds, the investor can secure his/her future financial needs, for example at retirement. The fund modifies the

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portfolio composition with the approaching investment (fund) end date. At the fund beginning, investments are made into dynamic assets – stocks which, however, bring historically highest yields in the long term. The stock part is invested through index stock funds (of ETF type), which leads to a very broad portfolio diversification and cost saving. The currency risk is actively managed. The asset distribution will gradually become more conservative during the fund life with the approaching target date (for example the expected retirement date). At the end of the investment, investments will only be made into most conservative assets – solely in money market instruments.

Performance (2019/12/05)

Period	YTD	6m	1Y	3Y	5Y	10Y	since inc.
			(% p a)	(% p a)	(% p a)	(% p a)	(% p a)
Perf	2.68	1.36	2.06	0.98	0.43	2.30	0.60

Annual performance in % (2019/12/05)

Period	2014	2015	2016	2017	2018
Perf	4.06	-1.14	1.68	0.86	-1.29





Minimum & maximum performance in % p.a. (2019/12/05)

1Y	42.63	
	-35.98	
3Y	14.28	
	-5.65	
5Y	10.79	
	-2.02	
10Y	5.77	
	0.34	


Top holdings (2019/10/31)

ISIN	Name	Currency	%FA
CZ0008473188	LIKVIDITNI FOND	CZK	19.05
CZ0008475225	SPOROINVEST CZK DPM C	CZK	18.06
CZ0001004113	GOVERNMENT BOND VAR 12/09/20	CZK	16.68
CZ0008474863	FOND STATNICH DLUHOHOPISU	CZK	3.23
LU0113258742	SCHRODER INTL EURO CORP-CAC	EUR	3.07
CZ0008475233	SPOROBOND CZK DPM C	CZK	2.33
LU0248041781	JPMORGAN F-AMERICA EQTY-IACC	USD	2.06
-	S & P 500 E-MINI CMEDEC19	USD	1.90
LU0907928062	DPAM L- BONDS EMK SUTAINAB-F	EUR	1.55
-	DJ EURO STOXX 50 FUTURESDEC19	EUR	1.01

Percentage holdings by region (2019/10/31)

	93.40 %	Others (Bonds, Money Market, Commodity)
	4.00 %	American Equities
	1.70 %	European Equities
	0.90 %	Asia and Emerging Markets Equities

Percentage asset types (2019/10/31)

	93.40 %	Bonds and Money Market
	6.60 %	Equity Markets

Holdings by currency (2019/10/31)

	100.00 %	CZK
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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.