

## Fond život. cyklu 2030 FF

Balanced fund with shrinking share of equities at the time of the fully conservative fund in 2030

ISIN: CZ0008472750

## Overview

2019/12/10	
NAV	<b>1.0118</b>
Difference	 -0.10% (-0.00)
<b>General attributes</b>	
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	208,148,293.00 CZK
Fiscal year	01/01 - 12/31
Initial charge	1.50%
Management fee	1.60%
Ongoing charges	2.31%
Minimum investment	300 CZK
Account number	35-2001373369/0800
Recommended holding period	At least 7 years
Investor experience	-
Investor tolerance	<b>4 (scale 1-7)</b>



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 2030. 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 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	11.87	4.74	6.54	3.40	1.87	3.48	0.07

**Annual performance in % (2019/12/05)**

Period	2014	2015	2016	2017	2018
Perf	5.64	-1.94	3.34	6.97	-9.01

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

1Y	57.40	
	-50.85	
3Y	17.80	
	-12.38	
5Y	13.75	
	-6.39	
10Y	7.75	
	-0.69	

**Top holdings (2019/10/31)**

ISIN	Name	Currency	%FA
-	S & P 500 E-MINI CMEDEC19	USD	11.72
CZ0008473188	LIKVIDITNI FOND	CZK	10.33
CZ0008474863	FOND STATNICH DLUHOPISU	CZK	10.15
LU0248041781	JPMORGAN F-AMERICA EQTY-IACC	USD	6.13
LU0755570602	CSF LX COMMODITY INDEX PLUS	EUR	5.40
LU0929190139	UNI-GLOBAL-EQUITI US-RA USD	USD	5.26
AT0000658968	ESPA BOND EURO-CORPORATE (VT)	EUR	4.96
CZ0008475233	SPOROBOND CZK DPM C	CZK	4.09
LU0616945100	CANDR BONDS-EMER MKTS-V	EUR	3.83
LU0188798671	PICTET - USA INDEX - I USD	USD	3.42

**Percentage holdings by region (2019/10/31)**

	43.90 %	Others (Bonds, Money Market, Commodity)
	31.80 %	American Equities
	18.00 %	European Equities
	6.30 %	Asia and Emerging Markets Equities

**Percentage asset types (2019/10/31)**

	56.10 %	Equity Markets
	38.50 %	Bonds and Money Market
	5.40 %	Commodities

**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.