


Fond život. cyklu 2030 FF
Mixed mutual fund with a shrinking share of
equities over time with maturity in 2030.
ISIN: CZ0008472750

Overview

2024/03/18		
NAV		
1.1668		
Difference		0.01% (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	212,692,001.00 CZK	
Fiscal year	01/01 - 12/31	
Initial charge	1.50%	
Management fee	1.60%	
Ongoing charges	2.30%	
Minimum investment	300 CZK	
Account number	35-2001373369/0800	
Recommended holding period	At least 7 years	
Investor experience	-	
Investor tolerance	3 (scale 1-7)	

Initial charge represents a % of the value of the current fund share unit price and is charged once upon making the investment. Management Fee and Ongoing Charges represent costs paid from the assets of the mutual fund on an annual basis (per annum).

Performance goal and investment strategy

The fund's performance objective is to outperform Czech government bond yields in the long term by a combination of investments in bonds and equities. This is an open-ended mutual fund with an optimised investment strategy, which is adapted to a long-term investment horizon. It is suitable for investors who plan to use their assets in around 2030. This strategy uses the growth potential of equity markets, which can achieve an attractive yield. Thanks to life cycle funds, the investor can secure his future financial needs, perhaps in case of retirement. The fund adjusts the composition of a portfolio with the fund's end date approaching in 2030. At the start of the fund investments are made in more dynamic assets – stocks which historically bring higher yields in the long term. During the life of the fund with the approaching so-called target date (such as expected retirement) assets will gradually be allocated more conservatively. At the end of the investment period, the fund only invests in the most conservative assets – exclusively in money market instruments.

Performance (2024/03/14)							
Period	YTD	6m	1Y	3Y	5Y	10Y	since inc.
			(% p a)	(% p a)	(% p a)	(% p a)	(% p a)
Perf	3.13	7.71	12.19	2.81	3.94	3.20	0.94

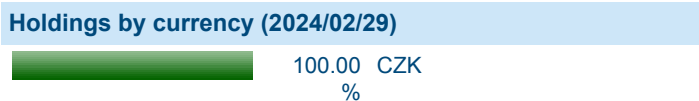
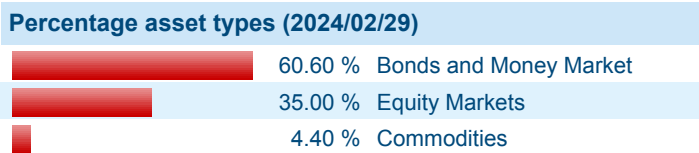
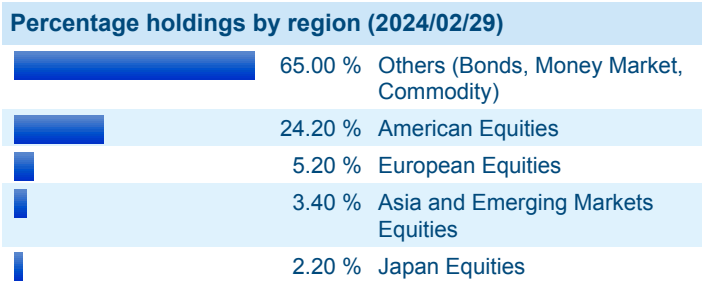
Annual performance in % (2024/03/14)					
Period	2019	2020	2021	2022	2023
Perf	14.01	2.86	5.51	-8.03	10.52

Statistical figures (2024/02/29)	
Sharpe Ratio	-

Minimum & maximum performance in % p.a. (2024/03/14)		
1Y	57.40	<div></div>
	-50.85	<div></div>
3Y	17.82	<div></div>
	-12.38	<div></div>
5Y	13.75	<div></div>
	-6.39	<div></div>
10Y	7.75	<div></div>
	-0.69	<div></div>

Volatility in % -

Top holdings (2024/02/29)			
ISIN	Name	Currency	%FA
CZ0008474863	FOND STATNICH DLUHOPISU	CZK	18.50
AT0000A1YRN5	ERSTE BOND EURO CORP. EUR DPM C	EUR	10.78
AT0000A1Y9T6	ERSTE STOCK GLOBAL-EUR D02 V	EUR	6.57
CZ0008475233	SPOROBOND CZK DPM C	CZK	4.95
LU0248041781	JPMORGAN F-AMERICA EQTY-IACC	USD	4.88
AT0000A0K282	XT BOND EUR-T	EUR	4.83
IE00BYVJRR92	ISHARES SUST MSCI USA SRI	USD	3.57
LU0640477955	THREAD LUX-US CONT COR E-IU	USD	3.15
-	S & P 500 E-MINI CMEMAR24	USD	2.83
DE000A0MU8J9	LBBW ROHSTOFFE 1-I	EUR	2.79



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