

## YOU INVEST solid

The product only for clients of Erste Premier and Erste Private Banking. One-off payment up to CZK 50,000.

ISIN: CZ0008474327

## Overview

2019/12/03	
<b>NAV</b>	
<b>1.0344</b>	
<b>Difference</b>	 -0.22% (-0.00)
<b>General attributes</b>	
<b>Fund type</b>	Flexible Balanced Funds
<b>Investment company</b>	Erste Asset Management GmbH, pobočka Česká republika
<b>Currency</b>	CZK
<b>Type</b>	-
<b>Begin of subscription period</b>	-
<b>Inception</b>	2014/06/02
<b>Licensed in</b>	CZ
<b>Duration of fund</b>	open end
<b>Distribution</b>	-
<b>Total assets</b>	266,066,525.00 CZK
<b>Fiscal year</b>	01/01 - 12/31
<b>Initial charge</b>	0.75%
<b>Management fee</b>	0.50%
<b>Ongoing charges</b>	1.03%
<b>Minimum investment</b>	300 CZK
<b>Account number</b>	-
<b>Recommended holding period</b>	At least 3 years
<b>Investor experience</b>	-
<b>Investor tolerance</b>	<b>3 (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

- A modern, active investment strategy ensures a good balance of risk and return
- The broad investment in a vast array of assets allows for a significant degree of risk diversification in the fund, which may reduce the risk of capital losses
- You can sell your investment 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
- the product only for clients of Erste Premier and Erste Private Banking
- one-off payment up to CZK 50,000
- regular deposit up to CZK 1,000

#### Performance goal and investment strategy

YOU INVEST solid offers investors a conservative mix of different asset classes. Within the YOU INVEST product family for retail clients, this is the fund for investors with the least risk appetite. As a result, the expected growth in net asset value is comparatively lower. The focus is on price stability. 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 20% of assets under management are

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invested directly or via other investments funds in risky assets. In the context of this investment, equities and high-yield bonds, among others, are deemed risky. The risk exposure is managed actively and may fluctuate from 0 to 20% over time. The weighting of the different asset classes in the portfolio changes dynamically. The different bandwidths are determined by the chosen risk aversion/risk appetite. The goal is to achieve maximum returns while bearing in mind the risk/return profile.

#### Performance (2019/11/28)

Period	YTD	6m	1Y	3Y	5Y	10Y	since inc.
			(% p a)	(% p a)	(% p a)	(% p a)	(% p a)
Perf	5.67	2.88	5.16	0.88	0.41	-	0.68

#### Annual performance in % (2019/11/28)

Period	2014	2015	2016	2017	2018
Perf	-	-1.44	1.26	0.77	-4.03

#### Minimum & maximum performance in % p.a. (2019/11/28)

1Y	5.24	
		-4.67
3Y	0.88	
		-1.18
5Y	0.71	
		0.21

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

ISIN	Name	Currency	%FA
CZ0008473188	LIKVIDITNI FOND	-	14.25
CZ0008474863	FOND STATNICH DLUHOPISU	-	11.69
CZ0008473659	DLUHOPISOVY FOND	-	8.92
AT0000A1Y9A6	ESPA MORTGAGE-EUR D02 V	-	7.64
LU1382551585	ASHMORE-EM LOC CUR BD-IEURU	-	5.47
LU1226265632	PICTET-USD GOVRNMNT BD-HI EU	-	5.40
LU0616945100	CANDR BONDS-EMER MKTS-V	-	5.36
AT0000A1YA53	T 1900 -EUR D02 V	-	4.72
LU0113258742	SCHRODER INTL EURO CORP-CAC	-	2.79
LU0988443767	ALLIANZ-EURO INFL LINK BD-WT	-	2.64

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

61.43 %	Bonds Markets
23.64 %	Money Markets
9.65 %	Alternative Markets
5.27 %	Equity Markets
0.00 %	Equity Futures

#### 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.