


OPTIMUM

A mixed mutual fund with an intelligent investment strategy

ISIN: CZ0008474814

Overview

2024/02/27	
NAV	1.1778
Difference	 -0.12% (-0.00)
General attributes	
Fund type	Defensive Balanced Funds
Investment company	Erste Asset Management GmbH, pobočka Česká republika
Currency	CZK
Type	-
Begin of subscription period	-
Inception	2015/09/21
Licenced in	CZ
Duration of fund	open end
Distribution	-
Total assets	13,030,099,796.00 CZK
Fiscal year	01/01 - 12/31
Initial charge	1.00%
Management fee	0.70%
Ongoing charges	1.31%
Minimum investment	300 CZK
Account number	6530192/0800
Recommended holding period	At least 3 years
Investor experience	-
Investor tolerance	2 (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 optimal for a medium to long-term investment horizon of four years and more.
- The currency hedging is actively managed.

Details you should be aware of

Please note that the target market of this investment instrument is listed below. If you do not meet any of the listed parameters, you may be outside the specified target market! The target market defines the set of investors (retail clients) for whom the investment product is intended. This investment product is intended for investors who:

- have sufficient knowledge and/or experience regarding mutual funds.
- seek investment profit
- are able to accept a level of risk that is in accordance with the risk indicator of the product specified in General attributes.
- In the event of an unfavorable development of the investment, they are

able to bear the possible loss, which is illustrated by performance scenarios, see Key Information Document (KID). • are interested in investing within the recommended investment period specified in General attributes. • This fund is not intended for investors (negative product target market) who are unable to bear the possible loss of invested funds in the event of an unfavorable development of the investment. • The client's compatibility with the product's target market will be evaluated during the purchase process.

• The price for purchasing the participation certificates is 1% • The immediate availability of investment funds (usually on the second working day after giving the selling instruction) • The minimum investment is CZK 300 • For regular investment there is a fee discount for the purchase of investment certificates.

Performance goal and investment strategy

The objective of the mixed mutual fund OPTIMUM is the long-term overperformance of the yields of Czech medium term government bonds. The fund is a comprehensive investment portfolio. By means of an intelligent investment strategy it responds flexibly to the market trend making it possible to adjust the ratio between the portfolio's conservative and dynamic component. Thanks to this it optimises the ratio between the yield potential and the fluctuation of the fund's value. The conservative part of the portfolio provides it with stability and consists of conservative bonds and instruments of the monetary market. Its share during periods of market fluctuations can form a predominant part of the portfolio of up to 80%. The share of the dynamic component (real estate investments, stock and alternative investment instruments) is then significantly reduced. At a time of the growth of dynamic assets the fund's intelligent strategy allows an increase of the share of this component. The share of dynamic assets will be maintained at a neutral weight of 50%.

Performance (2024/02/22)

Period	YTD	6m	1Y	3Y	5Y	10Y	since inc.
			(% p a)	(% p a)	(% p a)	(% p a)	(% p a)
Perf	1.13	5.92	7.97	2.48	2.83	-	1.96

Annual performance in % (2024/02/22)

Period	2019	2020	2021	2022	2023
Perf	7.00	2.58	2.62	-4.07	8.22

Statistical figures (2024/01/31)

Sharpe Ratio	-
Volatility in %	-

Minimum & maximum performance in % p.a. (2024/02/22)

1Y	10.47	
	-5.55	
3Y	4.11	
	-1.00	
5Y	3.21	
	0.46	

Top holdings (2024/01/31)


ISIN	Name	Currency	%FA
CZ0008474863	FOND STATNICH DLUHOPISU	CZK	7.85
AT0000A1YRN5	ERSTE BOND EURO CORP. EUR DPM C	EUR	7.43

CZ0008475225	SPOROINVEST CZK DPM C	CZK	5.79
CZ0008473659	DLUHOPISOVY FOND	CZK	4.05
AT0000A0K282	XT BOND EUR-T	EUR	4.01
CZ0001004105	GOVERNMENT BOND VAR 11/19/27	CZK	3.95
AT0000A1Z8N0	ERSTE IMMOBILIENFONDS-D01 T	EUR	3.95
CZ0001005888	GOVERNMENT BOND 1.2 03/13/31	CZK	3.19
CZ0008473188	LIKVIDITNI FOND	CZK	3.07
AT0000A1Y3L6	ERSTE BOND EUROPE HIGH YIELD	EUR	3.05

Percentage asset types (2024/01/31)

	73.55 %	Bonds and Money Markets
	10.18 %	Equity Markets
	9.66 %	Real Estates Investments
	6.61 %	Alternative Markets

Holdings by currency (2024/01/31)

	100.00 %	CZK
		%

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.