

## OPTIMUM

Mixed mutual fund with a flexibly responsive investment strategy with a share of real estate and alternative investments

ISIN: CZ0008474814

## Overview

|                              |  |
|------------------------------|--|
| 2024/07/15                   |  |
| NAV                          | <b>1.2106</b>  |
| Difference                   |  0.01% (0.00) |
| <b>General attributes</b>    |  |
| 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   |
| Licensed in                  | CZ   |
| Duration of fund             | open end   |
| Distribution                 | -  |
| Total assets                 | 13,832,799,941.00 CZK  |
| Fiscal year                  | 01/01 - 12/31  |
| Initial charge               | 1.00%  |
| Management fee               | 0.70%  |
| Ongoing charges              | 1.32%  |
| Minimum investment           | 300 CZK  |
| Recommended holding period   | At least 3 years   |
| Investor experience          | -  |
| Investor tolerance           | <b>2 (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 simple solution: one fund, one investment, a comprehensive investment portfolio.
- Professional active fund management - an experienced team of portfolio managers who search the market for the best investment opportunities and solutions.
- Actively managed currency hedging.
- For regular investments, a discount on the fee for the purchase of share certificates.
- Fast availability of funds (usually within a week).

#### 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 value of the share certificate may fluctuate significantly during the investment duration, and therefore the return of the originally invested amount is not guaranteed. • Be aware of the risk of inflation. Investors should be aware that the fair value of the investment, including any real yield, may fall with regard to how the inflation reduces its value. • Risks that may be significant for the fund are mainly: market risk of changes in the value of securities, interest rate risk, equity risk, credit risk, currency risk, risk of alternative and real estate investments and liquidity risk. Complete information on the fund's risks can be found in the prospectus or in the Key information document (KID). • Investors should not base their investment decision solely on the information provided here as they may fall outside the target market or in a negative target market of this product and this product may not be suitable for all investors.

### Performance goal and investment strategy

The fund's performance objective is to more significantly outperform Czech government bond yields in the long term by a combination of investments in bonds, equities and real estate, and alternative financial instruments. Through an intelligent investment strategy flexibly responding to market development, the fund makes it possible to regulate the ratio of the portfolio's conservative and dynamic components. Thanks to this it optimises the ratio between the yield potential and volatility of the fund's value. The portfolio's conservative part adds to its stability and consists of conservative bonds and money market instruments. Their share can make up the majority of the portfolio by as much as 80% during periods of market fluctuations. The share of the dynamic component, which consists of equities, real estate and alternative financial instruments, is then significantly reduced. In a period of the growth of dynamic assets, the fund's intelligent strategy makes it possible to increase the share of this component. The share of dynamic assets will be maintained at a neutral weight of 50%.

#### Performance (2024/07/11)

| Period | YTD  | 6m   | 1Y      | 3Y      | 5Y      | 10Y     | since inc. |
|--------|------|------|---------|---------|---------|---------|------------|
|        |      |      | (% p a) | (% p a) | (% p a) | (% p a) | (% p a)    |
| Perf   | 3.77 | 4.08 | 8.77    | 2.79    | 2.83    | -       | 2.17       |

#### Annual performance in % (2024/07/11)

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

#### Minimum & maximum performance in % p.a. (2024/07/11)

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

**Statistical figures (2024/06/30)**

|                 |   |
|-----------------|---|
| Sharpe Ratio    | - |
| Volatility in % | - |


**Top holdings (2024/06/30)**

| ISIN         | Name                            | Currency | %FA  |
|--------------|---------------------------------|----------|------|
| CZ0008474863 | FOND STATNICH DLUHOPISU         | CZK      | 7.46 |
| AT0000A1YRN5 | ERSTE BOND EURO CORP. EUR DPM C | EUR      | 7.17 |
| CZ0008475225 | SPOROINVEST CZK DPM C           | CZK      | 5.59 |
| AT0000A1Y3L6 | ERSTE BOND EUROPE HIGH YIELD    | EUR      | 4.01 |
| CZ0008473659 | DLUHOPISOVY FOND                | CZK      | 3.89 |
| AT0000A0K282 | XT BOND EUR-T                   | EUR      | 3.80 |
| AT0000A1Z8N0 | ERSTE IMMOBILIENFONDS-D01 T     | EUR      | 3.79 |
| CZ0001004105 | GOVERNMENT BOND VAR 11/19/27    | CZK      | 3.70 |
| LU2407754923 | GS ASIA HIGH YLD B-RHEURACC     | EUR      | 3.49 |
| CZ0008473188 | LIKVIDITNI FOND                 | CZK      | 2.97 |

**Percentage asset types (2024/06/30)**

|   |         |                          |
|---|---------|--------------------------|
|   | 71.29 % | Bonds and Money Markets  |
|   | 10.03 % | Alternative Markets      |
|  | 9.73 %  | Equity Markets           |
|  | 8.95 %  | Real Estates Investments |

**Holdings by currency (2024/06/30)**

|  |          |     |
|--|----------|-----|
|  | 100.00 % | CZK |
|--|----------|-----|

**Disclaimer**

The full names of the open-ended mutual funds and complete product information are provided in the statutes (prospectuses) of the funds. The information stated herein is of the nature of a promotional message. The information stated in this message is not an investment recommendation or investment advice since it does not take into account the specific situation of specific investors. The value of the financial instruments may rise and fall, while there is no guarantee of a return on the originally invested amount. Past performance is no guarantee of the same performance in a future period. A visitor to this website may be outside the target market of the financial instruments stated herein. We recommend that you consult your specific investment plan with an expert advisor who will verify that the planned investment will be commensurate with your knowledge and experience, that it will be in accordance with your needs, characteristics and goals, financial circumstances or relation to risk, and will familiarise you with all possible risks of a specific investment opportunity.