Universum

The mixed mutual fund flexibly covers a broad spectrum of asset classes with a direct selection of the most interesting equity titles.

ISIN: **CZ0008475688**

Overview

2024/04/24	
NAV	
1.1515	
Difference	0.03% (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	2018/11/05
Licenced in	CZ
Duration of fund	open end
Distribution	-
Total assets	3,439,817,730.00 CZK
Fiscal year	01/01 - 12/31
Initial charge	1.00%
Management fee	0.70%
Ongoing charges	1.13%
Minimum investment	300 CZK
Account number	7987792/0800
Recommended holding period	At least 3 years
Investor experience	-
Investor tolerance	2 (scale 1-7)

since inception

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

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able to bear the possible loss, which is ilustrated 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 for instance: 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, direct investments in equities, and marginally also in real estate and alternative financial instruments It can flexibly respond to market development and regulate the ratio of the portfolio’s conservative and dynamic component in favour of a possible yield. It very effectively optimises the ratio between the fund’s yield potential and value volatility. The portfolio’s conservative part adds to the fund’s stability and consists of conservative bonds and money market instruments. Their share can make up the majority of the portfolio by as much 90%, but a minimum of 50% during periods of market fluctuations. The share of the dynamic component is thus significantly reduced. The portfolio’s dynamic component consists mainly of direct investments in equities which have a minimum representation of 10% in the portfolio. These are supplemented by real estate and alternative financial instruments. In the period of the growth of dynamic assets, the fund’s flexible investment strategy makes it possible to increase this share of the component. Thus the share of dynamic assets can account for as much as 50% of the portfolio.

Performance (2024/04/18)

Period	YTD	6m	1Y (% p a)	3Y (% p a)	5Y (% p a)	10Y (% p a)	since inc. (% p a)
Perf	1.35	6.22	7.91	2.17	2.44	-	2.56

Annual performance in % (2024/04/18)

Period	2019	2020	2021	2022	2023
Perf	6.14	2.87	0.39	-3.88	9.07

Minimum & maximum performance in % p.a. (2024/04/18)

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Statistical figures (2024/03/31)	
Sharpe Ratio	-
Volatility in %	-

Top holdings (2024/03/31)

ISIN	Name	Currency	%FA
CZ0008473659	DLUHOPISOVY FOND	CZK	15.62
CZ0008474863	FOND STATNICH DLUHOPISU	CZK	12.73
AT0000A1YRN5	ERSTE BOND EURO CORP. EUR DPM C	EUR	6.10
AT0000A0K282	XT BOND EUR-T	EUR	5.55
CZ0001005037	GOVERNMENT BOND 0.25 02/10/27	CZK	4.00
CZ0001005888	GOVERNMENT BOND 1.2 03/13/31	CZK	3.47
CZ0001004105	GOVERNMENT BOND VAR 11/19/27	CZK	3.03
AT0000A1Y3L6	ERSTE BOND EUROPE HIGH YIELD	EUR	2.96
AT0000A1Y2V7	ERSTE BOND LOC EMERG-EUR D02V	EUR	2.84
LU2407754923	GS ASIA HIGH YLD B-RHEURACC	EUR	2.61

Top direct equity holdings in portfolio (2024/03/31)

ISIN	Name	%FA
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

Percentage asset types (2024/03/31)

79.86 %	Bonds and Money Markets
15.07 %	Equity Markets
2.61 %	Real Estates Investments
2.46 %	Alternative Markets

Holdings by currency (2024/03/31)

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.